



CLOSED  
STACKS  
13



GOVERNMENT INFORMATION CENTER  
SAN FRANCISCO PUBLIC LIBRARY

# SAN FRANCISCO PUBLIC LIBRARY

## REFERENCE BOOK

Not to be taken from the Library




OCT 6 1991

SAN FRANCISCO PUBLIC LIBRARY



3 1223 90188 9452



Digitized by the Internet Archive  
in 2010 with funding from  
San Francisco Public Library



APPENDIX TO THE JOURNALS  
OF THE  
SENATE AND ASSEMBLY

OF THE  
TWENTY-SEVENTH SESSION  
OF THE  
LEGISLATURE OF THE STATE OF CALIFORNIA.

Volume VI.



SACRAMENTO:  
STATE OFFICE, : : : P. L. SHOAFF, SUPT. STATE PRINTING.  
1887.

LIBRARY OF THE UNIVERSITY OF CHICAGO

SEATTLE AND ASSOCIATES

THE UNIVERSITY OF CHICAGO

LIBRARY OF THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO

THE UNIVERSITY OF CHICAGO



THE UNIVERSITY OF CHICAGO



8  
x328,794 [12:27]

46548

## CONTENTS.

---

- 1—Report of the Board of Bank Commissioners, 1885.
- 2—Report of the Board of Bank Commissioners, 1886.





# REPORT

OF THE

## BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency the Governor.

JULY 1, 1885.



SACRAMENTO:

STATE OFFICE . . . . . JAMES J. AYERS, SUPT. STATE PRINTING.

1885.

# THE HISTORY OF THE CITY OF NEW YORK

From the first settlement of the Dutch in 1624 to the present time.

By JOHN B. HENRY, Esq., of the City of New York.

THE HISTORY OF THE CITY OF NEW YORK, FROM THE FIRST SETTLEMENT OF THE DUTCH IN 1624 TO THE PRESENT TIME.

1. The first settlement of the Dutch in 1624.	2. The first settlement of the English in 1664.
3. The first settlement of the French in 1703.	4. The first settlement of the Spanish in 1763.
5. The first settlement of the American in 1776.	6. The first settlement of the British in 1783.
7. The first settlement of the French in 1793.	8. The first settlement of the Spanish in 1808.
9. The first settlement of the American in 1812.	10. The first settlement of the British in 1815.
11. The first settlement of the French in 1821.	12. The first settlement of the Spanish in 1823.
13. The first settlement of the American in 1825.	14. The first settlement of the British in 1827.
15. The first settlement of the French in 1831.	16. The first settlement of the Spanish in 1833.
17. The first settlement of the American in 1835.	18. The first settlement of the British in 1837.
19. The first settlement of the French in 1841.	20. The first settlement of the Spanish in 1843.
21. The first settlement of the American in 1845.	22. The first settlement of the British in 1847.
23. The first settlement of the French in 1851.	24. The first settlement of the Spanish in 1853.
25. The first settlement of the American in 1855.	26. The first settlement of the British in 1857.
27. The first settlement of the French in 1861.	28. The first settlement of the Spanish in 1863.
29. The first settlement of the American in 1865.	30. The first settlement of the British in 1867.
31. The first settlement of the French in 1871.	32. The first settlement of the Spanish in 1873.
33. The first settlement of the American in 1875.	34. The first settlement of the British in 1877.
35. The first settlement of the French in 1881.	36. The first settlement of the Spanish in 1883.
37. The first settlement of the American in 1885.	38. The first settlement of the British in 1887.
39. The first settlement of the French in 1891.	40. The first settlement of the Spanish in 1893.
41. The first settlement of the American in 1895.	42. The first settlement of the British in 1897.
43. The first settlement of the French in 1901.	44. The first settlement of the Spanish in 1903.
45. The first settlement of the American in 1905.	46. The first settlement of the British in 1907.
47. The first settlement of the French in 1911.	48. The first settlement of the Spanish in 1913.
49. The first settlement of the American in 1915.	50. The first settlement of the British in 1917.
51. The first settlement of the French in 1921.	52. The first settlement of the Spanish in 1923.
53. The first settlement of the American in 1925.	54. The first settlement of the British in 1927.
55. The first settlement of the French in 1931.	56. The first settlement of the Spanish in 1933.
57. The first settlement of the American in 1935.	58. The first settlement of the British in 1937.
59. The first settlement of the French in 1941.	60. The first settlement of the Spanish in 1943.
61. The first settlement of the American in 1945.	62. The first settlement of the British in 1947.
63. The first settlement of the French in 1951.	64. The first settlement of the Spanish in 1953.
65. The first settlement of the American in 1955.	66. The first settlement of the British in 1957.
67. The first settlement of the French in 1961.	68. The first settlement of the Spanish in 1963.
69. The first settlement of the American in 1965.	70. The first settlement of the British in 1967.
71. The first settlement of the French in 1971.	72. The first settlement of the Spanish in 1973.
73. The first settlement of the American in 1975.	74. The first settlement of the British in 1977.
75. The first settlement of the French in 1981.	76. The first settlement of the Spanish in 1983.
77. The first settlement of the American in 1985.	78. The first settlement of the British in 1987.
79. The first settlement of the French in 1991.	80. The first settlement of the Spanish in 1993.
81. The first settlement of the American in 1995.	82. The first settlement of the British in 1997.
83. The first settlement of the French in 2001.	84. The first settlement of the Spanish in 2003.
85. The first settlement of the American in 2005.	86. The first settlement of the British in 2007.
87. The first settlement of the French in 2011.	88. The first settlement of the Spanish in 2013.
89. The first settlement of the American in 2015.	90. The first settlement of the British in 2017.
91. The first settlement of the French in 2021.	92. The first settlement of the Spanish in 2023.
93. The first settlement of the American in 2025.	94. The first settlement of the British in 2027.
95. The first settlement of the French in 2031.	96. The first settlement of the Spanish in 2033.
97. The first settlement of the American in 2035.	98. The first settlement of the British in 2037.
99. The first settlement of the French in 2041.	100. The first settlement of the Spanish in 2043.



# REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS, }  
SAN FRANCISCO, July 1, 1885. }

To his Excellency GEORGE STONEMAN, Governor of the State of California:

SIR: We have the honor to submit herewith the seventh annual report of this Commission, showing the condition of the several incorporated banks of the State, from the semi-annual sworn statements filed in this office on the first day of January and July of the present year, and from the examinations made during the past year by the Commission.

There may also be found herein the amounts paid for annual license for the ensuing year, by each bank under our supervision; such statistical information as we required from each of the live savings banks of the State; the semi-annual tabular statements, from reports filed on the first day of January and July of this year; as well as such comparative statements compiled by the Commission from reports filed to date as we thought would be of any interest, showing the increase or decrease in resources and liabilities within the years indicated.

## NEW BANKS.

The following named commercial and savings banks were organized and opened for business during the past year:

NAME.	Location.	Opened for Business.	Capital Paid up to date.
<i>Commercial Banks.</i>			
1. Pomona Bank .....	Pomona .....	August 25, 1884 .....	\$20,000
2. Pasadena Bank .....	Pasadena .....	January 8, 1885 .....	10,000
3. Riverside Banking Company .....	Riverside .....	March 3, 1885 .....	107,000
<i>Savings Banks.</i>			
1. Los Angeles Savings Bank .....	Los Angeles .....	July 1, 1884 .....	25,000
2. Savings Bank of Southern California .....	Los Angeles .....	January 26, 1885 .....	10,000
3. San José Safe Deposit Bank of Savings .....	San José .....	May 1, 1885 .....	300,000

## BANKS RETIRED.

The banks that have voluntarily retired within the year, after having paid their depositors in full, are as follows:

NAME.	Location.	Date Retired.
1. Bank of Camptonville .....	Camptonville .....	August 23, 1884
2. Pacific Trust Company .....	Stockton .....	November 1, 1884
3. Bank of Haywards .....	Haywards .....	December 1, 1884
4. Fresno County Bank .....	Fresno .....	April 1, 1885

The Fresno County Bank has changed its charter to that of a National bank, and is now doing business under the title of "The First National Bank of Fresno," after making the necessary transfers of accounts.

## NUMBER OF BANKS JULY 1, 1885.

There are seventy-three commercial and twenty-one savings banks under the supervision of this Commission that are now in active operation, making a total of ninety-four (94) banks.

## CAPITAL AND RESERVE.

From the semi-annual statements of the California incorporated banks, filed in this office, the following statement of capital and reserve has been compiled, which shows the totals of those items to date, and the changes made therein during the past year:

	69 Banks. July 1, 1884.	68 Banks. July 1, 1885.	Increase.	Decrease.
<i>Commercial Banks.</i>				
Capital paid up .....	\$16,914,650 50	\$17,322,495 50	\$407,845 00	
Reserve and surplus .....	13,452,286 11	9,497,355 78		\$3,954,930 33
<i>Savings Banks.</i>				
Capital paid up .....	\$3,485,635 73	\$3,851,437 10	\$365,801 37	
Reserve and surplus .....	2,190,194 57	2,521,589 58	331,395 01	

The decrease in the reserve and surplus of commercial banks is owing principally to the reduction of that item in the liabilities of the Nevada Bank of San Francisco.

The capital and reserve of the five branches of foreign banks located in San Francisco is not included in the above statement.

## BANKING CAPITAL AND DEPOSITS IN THE SEVERAL COUNTIES OF THE STATE.

The following statement of banking capital actually invested, together with the amounts due individual depositors within the different counties of the State wherein the banks are located, as

taken from their semi-annual statements, filed in this office January 1, 1885, will give a very good idea of how the same is distributed, and may be of some particular interest to the banks and bankers of the State, as well as those located elsewhere:

## SIXTY-EIGHT COMMERCIAL BANKS—STATE INCORPORATIONS.

NAME OF COUNTY.	No. of Banks.	Capital January 1, 1885.	Due Depositors January 1, 1885.
San Francisco.....	6	\$9,046,205 50	\$17,296,172 13
Butte.....	2	350,000 00	363,023 44
Colusa.....	2	600,000 00	822,254 54
Contra Costa.....	1	100,000 00	154,625 12
Fresno.....	1	60,000 00	108,355 64
Humboldt.....	1	60,000 00	186,663 92
Kern.....	1	53,000 00	134,752 76
Lake.....	2	108,700 00	122,668 44
Los Angeles.....	8	516,500 00	1,904,838 24
Marin.....	1	100,000 00	41,574 42
Mendocino.....	2	280,000 00	158,142 93
Merced.....	1	43,275 00	82,628 84
Mono.....	1	20,000 00	21,561 10
Monterey.....	1	300,000 00	254,312 63
Napa.....	2	246,300 00	185,201 94
Nevada.....	1	30,000 00	107,676 93
Plumas.....	1	12,500 00	19,193 11
Sacramento.....	2	300,000 00	2,544,124 33
San Benito.....	1	227,000 00	241,411 35
San Bernardino.....	1	50,000 00	172,631 15
San Joaquin.....	1	158,580 00	163,645 00
Shasta.....	1	13,200 00	38,159 25
San Luis Obispo.....	1	100,000 00	308,777 39
Santa Clara.....	5	722,625 00	1,330,340 44
Santa Cruz.....	2	220,000 00	340,531 43
Siskiyou.....	1	60,000 00	173,227 46
Solano.....	4	399,100 00	461,929 98
Sonoma.....	8	1,121,160 00	1,339,448 44
Stanislaus.....	1	175,000 00	107,222 69
Tehama.....	1	300,000 00	292,370 75
Tulare.....	1	200,000 00	149,868 11
Ventura.....	1	90,000 00	75,473 93
Yolo.....	2	899,500 00	612,528 77
Yuba.....	1	38,375 00	62,910 58
Total, 34 counties.....	68	\$17,021,080 50	\$30,408,247 18

## NINETEEN SAVINGS BANKS.

NAME OF COUNTY.	No. of Banks.	Capital January 1, 1885.	Due Depositors January 1, 1885.
San Francisco.....	8	\$1,650,855 00	\$52,424,681 01
Alameda.....	2	675,000 00	3,510,044 53
Fresno.....	1	13,100 00	8,005 81
Los Angeles.....	1	25,000 00	96,150 78
Mendocino.....	1	-----	298,438 56
Merced.....	1	45,000 00	315,074 50
Sacramento.....	1	225,237 10	235,445 32
Santa Cruz.....	1	20,000 00	182,740 35
San Joaquin.....	2	800,000 00	1,954,686 11
Solano.....	1	67,238 63	117,363 42
Total, 10 counties.....	19	\$3,521,430 73	\$59,142,630 39



## LIQUIDATING BANKS.

There are nine banks in process of liquidation at this time. Of that number six are savings banks, that either voluntarily retired or suspended payment some six years ago, and three are commercial banks that have voluntarily retired during the past year, and are able to pay depositors in full.

We respectfully and earnestly repeat again, that it is absolutely necessary that a proper law should be passed to regulate and compel every insolvent banking corporation to close out its business within a reasonable length of time after it has suspended payment. At this time there is no law that properly governs them, and for that reason they continue slowly to liquidate while under considerable expense, to the great detriment of every depositor.

It must be borne in mind that, while a great shrinkage is continually taking place in the assets of an insolvent bank, the liability due to each depositor is becoming thereby less in value and in amount annually, and at the same time there ensues a complete loss of all interest due upon each and every deposit account. That not only is the interest lost to the depositor, being offset largely by the necessary current expenses of the corporation, but in most instances they do not receive the full amount of the principal due them. Some relief should be granted, and the only way open is a legislative enactment, carefully framed, to meet the needs of the case, and we particularly call your attention thereto.

Below may be found a statement of the condition of each savings and each commercial bank in liquidation, as shown by their reports on July 1, 1885:

## SAVINGS BANKS.

NAMES.	July 1, 1885. Number of Deposit Accounts.	July 1, 1885. Amount Due Depositors.	Dividends Paid in Liquidation.	Dividends Declared but Uncalled for—Due De- positors.	Average Monthly Expense.
Capital Savings Bank.....	157		100 per cent.	\$17,283 33	\$300 00
Farmers' and Mechanics' Bank of Savings.....	442	\$150,469 78	60 per cent.	1,848 77	50 00
French Savings Bank.....	10,500	1,760,973 00	68½ per cent.	98,000 00	350 00
Marysville Savings Bank.....	607	73,517 60	85 per cent.	6,714 37	65 44
Masonic Savings and Loan Bank.....	1,771	177,667 29	85 per cent.	14,922 47	270 00
Odd Fellows' Savings Bank.....	3,734	681,139 59	70 per cent.	46,003 36	420 00

## COMMERCIAL BANKS.

NAMES.	Amount Due Depositors.	Dividend Declared in Liquidation.
Bank of Haywards.....	Nothing	100 per cent.
Pacific Trust Company.....	Nothing	100 per cent.

Bank of Camptonville has paid its depositors in full, and the corporation dissolved according to law.

We respectfully call your attention to the date of suspension of

each savings bank, and to our inquiry as to about what time each of the savings banks in liquidation will finally close up its business; the replies received have been as follows:

NAMES.	Date of Suspension.	Date When will Finally Close up Business.
Capital Savings Bank.....	Jan. 2, 1880.	..... Cannot say. As soon as assets can be disposed of.
Farmers' and Mechanics' Bank of Savings.....	Sept 3, 1878.	..... This year, if possible.
French Savings and Loan Society.....	Sept. 18, 1878.	..... In about twelve months.
Marysville Savings Bank.....	Nov. 8, 1881.	..... This year, if possible.
Masonic Savings and Loan Bank.....	Aug. 20, 1878.	..... As soon as its real estate can be sold.
Odd Fellows' Savings Bank.....	Feb. 5, 1879.	..... Cannot tell, but as soon as is possible.

#### STATISTICAL INFORMATION.

The active savings banks have very courteously furnished this Board with such statistical information as we thought of importance, and which would show any particular changes in their general business from year to year.

We present herewith a comparative statement of the most important items as they existed at the close of the year, on the dates indicated:

#### COMPARATIVE STATEMENT FROM STATISTICAL INFORMATION OF THE ACTIVE SAVINGS BANKS OF THE STATE.

	17 Banks. January 1, 1883.	17 Banks. January 1, 1884.	19 Banks. January 1, 1885.
Number of depositors .....	74,250	79,700	82,635
Amount due depositors .....	\$55,223,000 00	\$59,923,000 00	\$59,142,630 00
Average amount due each depositor .....	\$743 75	\$750 90	\$715 70
Net earnings .....	\$2,400,000 00	\$2,529,000 00	\$2,579,230 00
Dividends paid depositors .....	\$1,966,000 00	\$2,066,000 00	\$2,128,928 00
Average rate per annum .....	4 per cent.	4 $\frac{1}{2}$ per cent.	4 $\frac{28}{100}$ per cent.
Capital paid in coin .....	\$3,284,311 00	\$3,482,913 00	\$3,521,431 00
Dividends paid stockholders .....	\$260,000 00	\$263,000 00	\$275,149 00
Average rate per annum .....	7 $\frac{7}{10}$ per cent.	7 $\frac{8}{10}$ per cent.	8 $\frac{31}{100}$ per cent.

#### COMPARATIVE STATEMENTS.

We submit herewith the following tables of comparative statements of the banks under the supervision of this Commission, from all the reports filed in this office on the dates named, from July 1, 1878, when the first statements were received, to the present date, showing the several items of resources and liabilities taken from their sworn statements, as well as the aggregate amount of the same.

By reference to Table No. 1 it will be seen that a considerable decrease in total resources of the savings banks took place between July 1, 1878, and July 1, 1880, owing principally to the retirement of eight savings banks within that time, resulting in a falling off in their resources of more than twenty-six millions of dollars. Since July 1, 1880, it will be seen that a gradual increase of resources has taken place, although the number of banks remain about the same,

until now the total resources amount to within fifteen millions of what they were on July 1, 1878. The amount due depositors of savings banks has increased since the latter date over twelve millions, until now it has nearly reached the sum of sixty millions of dollars, resulting from good management, healthy financial condition of the banks, and economy and thrift of their many depositors.

Tables Nos. 2 and 3 relate to commercial banks, and show the aggregate resources and liabilities from July 1, 1878, to the present time. It will be noted that the number of State banks doing a commercial business has steadily increased from fifty-two to sixty-eight within the past seven years, while their aggregate amount of resources has increased over ten millions of dollars within the same period upon a greatly reduced capital.

We take pleasure in calling your attention to the proportion of capital and reserve to the amount due depositors. It is so nearly equal in amount that the stockholders of those banks are as much interested in their soundness and permanency as each depositor thereof.

The San Francisco branches of foreign banks, now five in number, as shown in Table No. 3, have steadily gained in resources and in the amount due depositors. The amount of capital invested in each does not show in the statement, yet we are of the opinion that if a certain amount, permanent in character, could be placed to the credit of that account, as well as an amount to the credit of the reserve fund, that it would not only assist us materially in our examinations, but would, by a segregation of their London current account from the amount now classed as capital, keep the same in an account not liable to change from day to day, while the current account would then be an item classed as due from banks and bankers.

In relation to an amount to the credit of reserve fund we suggest that because it appears better to the public as well as to banks and bankers, and is an item of moment to many who contemplate opening accounts with banking institutions.

By a glance at these tables of comparative statements we believe the reader will be impressed with the soundness and gradual growth of the banks of this State.

TABLE No. 1.  
*Comparative Statement of Savings Banks.*

	28 Banks, July 1, 1878.	23 Banks, July 1, 1879.	20 Banks, July 1, 1880.	17 Banks, January 1, 1882.	17 Banks, July 1, 1882.	17 Banks, July 1, 1883.	18 Banks, July 1, 1884.	21 Banks, July 1, 1885.
<i>Resources.</i>								
Bank premises	\$877,222 21	\$800,589 33	\$757,355 83	\$668,601 00	\$865,000 89	\$865,852 43	\$671,753 00	\$808,415 00
Real estate taken for debt	3,947,155 40	2,822,945 26	4,191,844 50	5,313,041 00	5,406,019 25	4,553,305 62	3,914,157 00	3,471,730 00
Invested in stocks and bonds	3,274,398 86	1,862,424 58	4,228,001 08	12,331,636 00	16,084,764 78	18,230,032 93	17,435,514 00	11,656,518 00
Loans on real estate	59,132,312 21	47,689,816 80	38,660,330 46	31,983,725 00	30,747,826 95	30,786,363 81	33,189,052 00	33,903,961 00
Loans on stocks and bonds	4,118,997 23	1,512,347 64	1,950,031 51	1,700,272 00	1,572,640 74	4,510,674 68	6,346,246 00	3,731,275 00
Loans on other and personal security	3,475,380 39	1,243,007 59	758,090 18	1,293,454 00	508,736 88	988,663 66	1,593,087 00	1,350,926 00
Money on hand	3,764,350 03	2,803,648 47	2,897,470 75	2,024,703 00	1,849,303 15	1,400,638 13	1,588,419 00	1,790,024 00
Money in other banks	1,026,938 85	961,598 04	611,572 33	1,611,675 00	1,192,043 74	773,406 68	575,494 00	775,645 00
Other assets	631,932 54	281,753 54	947,369 80	793,219 00	1,353,389 76	576,691 75	395,223 00	323,975 00
Total resources	\$80,248,687 72	\$60,168,711 25	\$54,102,056 44	\$57,783,326 00	\$59,383,326 14	\$62,503,060 69	\$65,739,845 00	\$65,873,069 00
<i>Liabilities.</i>								
Capital paid up in coin	\$4,659,503 14	\$4,326,144 22	\$3,853,627 39	\$3,408,864 00	\$3,602,319 65	\$3,485,705 28	\$3,485,636 00	\$3,851,437 00
Reserve fund and surplus	3,001,444 60	2,200,355 48	2,199,852 26	1,954,737 00	1,993,822 10	1,936,483 95	2,190,195 00	2,521,590 00
Due depositors	71,468,581 36	53,226,618 42	47,719,829 21	51,997,395 00	53,208,788 78	56,507,162 70	59,464,726 00	58,943,903 00
Other liabilities	1,119,158 62	354,993 13	328,757 58	392,330 00	575,395 61	573,707 75	599,288 00	556,139 00
Total liabilities	\$80,248,687 72	\$60,168,711 25	\$54,102,066 44	\$57,783,326 00	\$59,383,326 14	\$62,503,060 69	\$65,739,845 00	\$65,873,069 00



TABLE No. 2.

*Comparative Statement of Commercial Banks of the State.*

	52 Banks, July 1, 1878.	56 Banks, July 1, 1879.	54 Banks, July 1, 1880.	55 Banks, January 1, 1882.	57 Banks, July 1, 1882.	63 Banks, July 1, 1883.	69 Banks, July 1, 1884.	68 Banks, July 1, 1885.
<i>Resources.</i>								
Bank premises	\$2,077,966 01	\$2,138,796 37	\$1,996,573 92	\$1,462,834 13	\$1,476,529 32	\$2,290,176 92	\$2,232,063 56	\$1,742,714 36
Real estate taken for debt	834,850 59	1,949,564 43	1,977,708 77	1,941,346 07	1,930,198 69	1,637,578 09	1,242,529 93	1,285,548 21
Invested in stocks and bonds	3,100,777 36	5,099,663 40	4,335,539 57	6,466,815 09	5,694,577 82	3,923,553 67	5,110,791 62	1,708,882 84
Loans on real estate	7,402,889 46	10,005,980 99	7,517,539 40	6,944,437 59	7,614,716 48	10,254,693 34	12,564,514 59	11,009,617 98
Loans on stocks and bonds	9,403,893 01	5,181,415 72	3,459,666 26	3,538,987 24	2,607,864 04	2,681,693 07	4,091,073 25	4,566,474 32
Loans on other securities	580,638 97	903,556 55	2,289,828 08	10,173,865 46	4,339,301 85	3,203,634 31	3,993,144 42	4,178,449 31
Loans on personal security	12,794,466 34	9,477,324 04	10,489,074 90	11,345,203 17	12,337,013 37	18,401,722 82	22,180,933 00	18,833,650 30
Money on hand	8,046,739 29	8,490,349 93	9,878,379 27	5,550,487 36	7,168,831 75	5,430,635 41	6,908,829 12	7,125,945 89
Due from banks and bankers	6,843,610 03	8,170,600 05	9,534,801 46	7,133,430 22	10,913,082 59	12,793,875 85	6,154,329 69	6,360,697 63
Other assets	6,653,083 51	1,407,325 16	1,457,063 68	3,035,381 19	3,845,904 99	2,315,676 45	2,713,744 57	571,006 03
Total resources	\$57,770,367 57	\$52,821,906 67	\$53,006,295 31	\$57,592,788 12	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90
<i>Liabilities.</i>								
Capital paid up	\$23,628,931 85	\$24,071,432 14	\$14,285,124 93	\$14,362,509 93	\$14,430,885 00	\$15,806,887 50	\$16,914,650 50	\$17,322,495 50
Reserve fund and surplus	5,713,943 43	6,525,302 38	8,500,373 63	9,450,541 09	9,367,200 35	10,394,333 35	13,452,280 11	9,497,355 78
Due depositors	24,440,891 47	19,736,851 15	26,395,594 87	28,771,560 15	29,768,649 54	30,622,255 49	30,717,083 30	26,442,725 80
Other liabilities	3,986,600 82	2,488,261 00	3,246,201 88	4,999,176 95	4,331,286 01	6,019,826 59	6,107,937 44	4,211,409 82
Total liabilities	\$57,770,367 57	\$52,821,906 67	\$53,006,295 31	\$57,592,788 12	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90

TABLE NO. 3.

Comparative Statement of San Francisco Branches of Foreign Banks.

	4 Branches, July 1, 1878.	4 Branches, July 1, 1879.	4 Branches, July 1, 1880.	4 Branches, January 1, 1882.	4 Branches, July 1, 1882.	4 Branches, July 1, 1883.	5 Branches, July 1, 1884.	5 Branches, July 1, 1885.
<i>Resources.</i>								
Bank premises	\$70,465 86	\$70,465 86	\$71,857 13	\$37,123 51	\$80,906 19	\$97,210 74	\$97,244 63	\$91,810 49
Real estate taken for debt	43,969 19	78,707 46	40,354 04	38,146 62	30,326 49	38,749 32	30,389 89	41,439 59
Invested in stocks and bonds	67,046 52	79,525 08	299,520 90	29,385 00	151,029 35	125,234 35	10,240 00	44,275 00
Loans on real estate	658,490 07	563,886 08	407,758 49	288,842 57	290,008 06	276,711 22	431,308 27	672,771 65
Loans on stocks and bonds	1,807,174 08	2,142,406 28	1,426,922 03	670,565 70	718,925 04	752,463 40	1,103,880 11	2,318,826 83
Loans on other securities	964,989 36	1,296,804 99	656,372 57	2,926,730 81	2,123,980 54	1,728,030 54	1,478,157 46	1,307,805 97
Loans on personal security	5,719,160 85	3,992,642 05	3,000,089 31	4,077,471 14	4,280,183 67	6,070,299 01	7,838,320 18	6,102,531 78
Money on hand	2,980,108 03	2,541,643 86	3,906,635 65	2,697,893 97	3,364,027 29	2,678,502 73	3,633,403 59	3,993,978 90
Due from banks and bankers	350,515 14	1,245,031 35	1,104,362 21	396,626 94	890,126 66	1,854,405 67	1,118,350 98	2,043,726 58
Other assets	1,251,335 76	1,183,637 95	1,499,286 48	1,585,618 67	1,966,739 53	1,616,097 60	1,201,452 61	1,259,134 81
Total resources	\$13,913,374 86	\$13,164,800 96	\$12,467,158 83	\$12,712,404 93	\$13,062,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60
<i>Liabilities.</i>								
Capital paid up	\$9,227,538 03	\$8,737,392 41	\$6,988,388 24	\$6,071,016 30	\$6,160,546 02	\$8,452,106 91	\$10,342,990 35	\$10,350,145 25
Reserve fund and surplus							106,974 74	153,618 92
Due depositors	4,218,958 96	3,746,832 67	4,592,893 49	5,653,565 23	5,775,135 83	5,201,094 68	5,839,868 49	6,844,031 72
Other liabilities	496,877 87	640,575 88	885,907 10	987,823 40	1,126,570 97	984,502 99	653,114 14	763,635 71
Total liabilities	\$13,913,374 86	\$13,164,800 96	\$12,467,158 83	\$12,712,404 93	\$13,062,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60

\* Due head office in London.

## EXAMINATIONS OF BANKS.

Within the past year the Commission have made ninety-six examinations of banks within the State, and have found each of them, at the time of examination, in a very satisfactory financial condition. In a few instances we have deemed it necessary to file written recommendations relating to changes in their assets or liabilities, and more particularly relating to the procurement of more and better security for advances made, thus guarding against any future possible loss in the resources of the corporation; while, in many cases, we have charged off worthless assets in order to report to the Attorney-General the actual financial condition of the bank at the date of examination. In the appendix will be found copies of all examinations that have been made within the past year, to which reference is respectfully made.

## ANNUAL EXPENSES OF THE COMMISSION.

To meet the annual expenses of this Commission for the coming year, ending June 30, 1886, we have assessed the banks and collected therefrom, for their annual license, the sum of twelve thousand seven hundred (\$12,700) dollars. Below we give a summary of the expenses of the Commission, the surplus remaining to our credit June 30, 1885, and the amount collected and deposited in the General Fund of the State to meet the expenses for the coming year :

## AMOUNT TO CREDIT OF COMMISSION.

Surplus in State Treasury June 30, 1884:	
Rent account .....	\$300 00
Traveling Fund .....	116 99
Surplus in State Treasury June 30, 1885:	
Traveling Fund .....	1 45
Amount collected for annual license and deposited July 7, 1885 .....	12,700 00
Total to our credit .....	\$13,118 44

## ANNUAL EXPENSES.

Commissioners' salaries .....	\$9,000 00
Clerk's salary .....	1,800 00
Traveling expenses .....	1,500 00
Office rent .....	600 00
Office stationery and fuel .....	200 00
Total annual expenses .....	\$13,100 00

Although the law allows us to collect the sum of \$13,400, we have, by reducing rent of office \$300 per annum, assessed the banks this year only \$12,700, thus giving them the benefit of the surplus to our credit.

## RECOMMENDATIONS MADE TO THE BANKS.

In our official capacity we have made certain recommendations to some of the banks relating to the uniformity of keeping accounts, thus adopting a system, simple and complete, for all those under the supervision of this Commission. A very great deal of needless work can thus be dispensed with and considerable valuable time saved.

There are a few banks at this time which have not adopted the "Daily Trial Balance," showing as it does, the balance of each general

and individual account from day to day. It is the truest test of correct balances known to the banking fraternity, and to those few banks which do not have them, we respectfully recommend them again as an absolute necessity, not only for their convenience but also for their safety. Other matters necessary to a well regulated bank have had our special attention, such as indorsing the payments of both principal and interest on notes of borrowers; filling out memorandum tags for deposits to general accounts, and making charges to general accounts by memorandum checks, thus complying with the general rules of banking in that particular, and treating all credits and debits of general accounts of the bank the same as they do each individual account. In that way each item entered upon the Cash Journal has a corresponding item either on the tag or check, which is preserved for future reference, if necessary.

There has been so much trouble with the certificate of deposit account in some of the banks, that we have come to the conclusion to recommend that, at stated periods, each certificate, after payment, be pasted back on the stub with numbers corresponding. In that system there is certainly great safety against over payment of the amount, as at a glance the amount on the stub can be seen to correspond with that in the certificate, and also a precaution against certificates improperly issued; besides having a check on the account by keeping a register, as is generally the custom among banks.

Another and more important custom which we recommend to the banks, is the necessary confirmation by the Cashier or Manager at the close of business each day of the amount of cash on hand. It should be counted after the Tellers have balanced the day's work and then placed in the vaults of the bank under a time lock, and counted again by the Cashier or Manager in the morning at the opening of business and before being turned over to the Teller. By the adoption of such a rule or custom among all the banks of the State, we venture to assert that there will be less liability of loss in that particular. Some of the banks have already adopted that rule and are compensated for all the trouble it necessitates by the satisfaction such a rule gives of knowing that the cash on hand each day is intact and properly guarded.

#### OVERDRAFTS.

We are pleased to call your attention to the fact that the banks of San Francisco have placed themselves on record in the matter of not allowing overdrafts to their customers. It became such a source of danger, that our recommendation of February, 1884, in that respect, was adopted in the month of July following by all the banks then members of the Clearing House Association. It was quite evident that something must be done to change the ancient custom of allowing overdrafts, and by requiring notes to be given for advances, to thus place the banks on a sounder footing financially, although it created no little dissatisfaction among many of their customers. It was, we think, a wise step and in the right direction. An individual overdraft is not a proper asset for a bank to have. The evidence of it, from day to day, is not always at command, except from entries in the books of the bank, for the reason that whenever the account is balanced at the end of each month, or at other times, the best evi-



dence for the bank is given up by it in the form of checks drawn by the customer. It were best, in order to guard against misunderstandings or errors in an overdraft account, to retain all checks drawn, until the account is made good. We trust the time may come when the interior commercial banks will adopt the same rule and not allow overdrafts to occur, especially without adequate security in each individual case, because we know greater and more frequent losses occur from that custom, or account, than from any other.

#### INTEREST ON INDIVIDUAL DEPOSITS.

The custom of some banks, doing a commercial business, of paying interest, from four to six per cent per annum, on commercial or individual deposits, is to be greatly deprecated. It is, without question, a source of great danger, and liable to bring ruin upon the commercial bank that makes it a rule or practice. Whenever there arises a dullness in trade, a general depression in business, or any unnatural excitement in banking circles here or elsewhere, those interest-bearing deposits are the very first to be withdrawn, causing the bank to call in good loans, perhaps, to meet the call for money, or compelling it to borrow at a greater rate of interest than they pay to the depositor, until the amount of interest deposits have been reduced to a minimum, thus not only causing anxiety to the officers thereof, but perhaps crippling the corporation for some time to come. The law should be such as to absolutely prohibit commercial banks from paying interest to individual depositors.

#### CONCLUSION.

The banks at this time, we think, are in good condition, although for the past year some of them have not been as prosperous as in former years. The dullness in trade, the lack of enterprise in general business, and other causes well known to the general public, have been keenly felt by many of our banking corporations.

The fact that no failures of State incorporations have occurred, and the few that voluntarily went into liquidation, paying their depositors in full, is a very clear sign that they are well managed, have been fairly prosperous, and are in good financial condition. We return thanks to the officers of all the banks under our supervision, for all courtesies shown during the past year.

Respectfully submitted.

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

---

# APPENDIX.

---



## STATEMENT

*Of all moneys received by the Bank Commissioners for the year ending June 30, 1885.*

To total amount received for bank license to June 30, 1886.....	\$12,700
By total amount paid to State Treasurer July 7, 1885.....	12,700

J. E. FARNUM, Bank Commissioner.

*City and County of San Francisco, ss.*

Subscribed and sworn to before me this eighth day of July, A. D. 1885.

[SEAL.]

GEO. T. KNOX, Notary Public.





# STATEMENT

## OF THE

# AMOUNTS PAID FOR BANK LICENSES

BY THE

COMMERCIAL AND SAVINGS BANKS OF THE STATE OF CALIFORNIA,

July 1st, 1885.

NOTE.—The amount collected for each bank is based upon its deposits, as of the first day of January, 1885.

### ASSESSMENT LIST

*For Bank Licenses, from July 1, 1885, to June 30, 1886.*

NAME OF BANK.	Location.	Amount Paid.
<i>Savings Banks.</i>		
1. California Savings and Loan Society .....	San Francisco .....	\$53 15
2. French Savings and Loan Society .....	San Francisco .....	253 60
3. German Savings and Loan Society .....	San Francisco .....	1,582 60
4. Hibernia Savings and Loan Society .....	San Francisco .....	2,638 00
5. Humboldt Savings and Loan Society .....	San Francisco .....	254 75
6. San Francisco Savings Union .....	San Francisco .....	1,614 00
7. Savings and Loan Society .....	San Francisco .....	365 00
8. Security Savings Bank .....	San Francisco .....	196 65
9. Fresno Loan and Savings Bank .....	Fresno .....	1 05
10. Los Angeles Savings Bank .....	Los Angeles .....	12 75
11. Mendocino, Bank of .....	Mendocino .....	39 60
12. Merced Security Savings Bank .....	Merced .....	41 80
13. Oakland Bank of Savings .....	Oakland .....	240 40
14. People's Savings Bank .....	Sacramento .....	31 20
15. Santa Cruz Bank of Savings and Loan .....	Santa Cruz .....	24 25
16. Stockton Savings and Loan Society .....	Stockton .....	173 65
17. Stockton Savings Bank .....	Stockton .....	86 35
18. Union Savings Bank .....	Oakland .....	226 70
19. Vallejo Savings and Commercial Bank .....	Vallejo .....	15 55
Total from Savings Banks .....		\$7,851 05
<i>Commercial Banks.</i>		
1. Anaheim, Bank of .....	Anaheim .....	\$6 75
2. Anglo-Californian Bank (Limited) .....	San Francisco .....	322 80
3. Benicia, Bank of .....	Benicia .....	7 10
4. British Columbia, Bank of .....	San Francisco .....	73 85
5. British North America, Bank of .....	San Francisco .....	53 70
6. Butte County, Bank of .....	Chico .....	25 35
7. California, Bank of .....	San Francisco .....	843 00
8. California Safe Deposit and Trust Company .....	San Francisco .....	25 75
9. California State Bank .....	Sacramento .....	69 50
10. Chico, Bank of .....	Chico .....	14 85
11. Citizens' Bank .....	Nevada City .....	14 30
12. Colusa County Bank .....	Colusa .....	79 30
13. Commercial and Savings Bank of San José .....	San José .....	70 00
14. Commercial Bank of Santa Ana .....	Santa Ana .....	13 30
15. Cloverdale Banking and Commercial Company .....	Cloverdale .....	5 50
Amount carried forward .....		\$1,625 05

## ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Amount Paid.
Amount brought forward .....		\$1,625 05
16. Dixon, Bank of .....	Dixon .....	9 00
17. Farmers' Bank of Wheatland .....	Wheatland .....	8 35
18. Farmers' Exchange Bank .....	San Bernardino .....	22 90
19. Farmers' and Mechanics' Bank .....	Healdsburg .....	11 80
20. Farmers' and Merchants' Bank .....	Los Angeles .....	194 15
21. Farmers' Savings Bank .....	Lakeport .....	16 20
22. Farmers' Bank of Fresno .....	Fresno .....	14 35
23. Fresno County Bank .....	Fresno .....	
24. Gilroy, Bank of .....	Gilroy .....	14 35
25. Grangers' Bank of California .....	San Francisco .....	46 00
26. Healdsburg, Bank of .....	Healdsburg .....	16 75
27. Hollister, Bank of .....	Hollister .....	32 00
28. Humboldt County Bank .....	Eureka .....	24 75
29. Kern Valley Bank .....	Bakersfield .....	17 85
30. Lake, Bank of .....	Lakeport .....	
31. La Porte, Bank of .....	La Porte .....	2 55
32. London and San Francisco Bank (Limited) .....	San Francisco .....	167 80
33. London, Paris, and American Bank (Limited) .....	San Francisco .....	191 90
34. Los Angeles County Bank .....	Los Angeles .....	42 05
35. Los Gatos, Bank of .....	Los Gatos .....	3 05
36. Martinez, Bank of .....	Martinez .....	20 50
37. Mendocino Discount Bank .....	Mendocino .....	5 50
38. Merced Bank .....	Merced .....	11 00
39. Modesto Bank .....	Modesto .....	14 20
40. Mono County Bank .....	Bodie .....	2 85
41. Napa, Bank of .....	Napa City .....	19 00
42. Nevada Bank of San Francisco .....	San Francisco .....	908 50
43. Pacific Bank .....	San Francisco .....	242 00
44. Petaluma Savings Bank .....	Petaluma .....	26 70
45. Pomona Bank .....	Pomona .....	4 00
46. Pomona Valley Bank .....	Pomona .....	5 10
47. Sacramento Bank .....	Sacramento .....	268 70
48. Salinas City Bank .....	Salinas City .....	33 75
49. Santa Clara County, Bank of .....	Santa Clara .....	20 00
50. Santa Cruz County, Bank of .....	Santa Cruz .....	19 50
51. San Joaquin Valley Bank .....	Stockton .....	21 75
52. San José, Bank of .....	San José .....	69 10
53. San Luis Obispo, Bank of .....	San Luis Obispo .....	41 00
54. Santa Rosa Bank .....	Santa Rosa .....	45 00
55. Savings Bank of Santa Rosa .....	Santa Rosa .....	42 75
56. Siskiyou County Bank .....	Yreka .....	23 00
57. Sonoma County, Bank of .....	Petaluma .....	23 60
58. Sonoma Valley Bank .....	Sonoma .....	5 65
59. St. Helena, Bank of .....	St. Helena .....	5 00
60. Suisun, Bank of .....	Suisun .....	40 25
61. Shasta County, Bank of .....	Redding .....	5 05
62. Tehama County, Bank of .....	Red Bluff .....	38 75
63. Tomales, Bank of .....	Tomales .....	5 50
64. Ukiah, Bank of .....	Ukiah .....	15 50
65. Vacaville, Bank of .....	Vacaville .....	5 00
66. Ventura, Bank of .....	Ventura .....	10 00
67. Visalia, Bank of .....	Visalia .....	20 00
68. Watsonville, Bank of .....	Watsonville .....	25 75
69. Wells, Fargo & Co.'s Bank .....	San Francisco .....	231 80
70. Willows, Bank of .....	Willows .....	30 55
71. Woodland, Bank of .....	Woodland .....	52 65
72. Yolo, Bank of .....	Woodland .....	28 55
Total from Commercial Banks .....		\$1,848 95
Grand total from ninety-one incorporated Banks .....		\$12,700 00
Surplus in State Treasury June 30, 1885 .....		418 44
Total amount in State Treasury July 7, 1885 .....		\$13,118 44
Total amount expenses for year ending June 30, 1886 .....		\$13,100 00

---

---

SEMI-ANNUAL REPORTS  
OF  
SAVINGS BANKS OF CALIFORNIA,

FILED JANUARY 1, 1885.

---

[ALPHABETICALLY ARRANGED.]

---

---





# REPORTS OF SAVINGS BANKS.

## CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

(Office hours: 9 A. M. to 3 P. M.)

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$45,767 28	Capital paid in coin .....	\$72,900 00
Miscellaneous bonds and stocks .....	9,800 00	Due depositors .....	401,010 54
Loans on real estate .....	394,199 89	Other liabilities .....	2,489 70
Money on hand .....	10,166 03		
Due from banks and bankers .....	8,786 94		
Furniture and fixtures .....	200 00		
Interest accrued .....	4,911 87		
Expenses and taxes .....	2,553 73		
Other assets .....	14 50		
Total resources .....	\$476,400 24	Total liabilities .....	\$476,400 24

### DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,900; the total amount actually paid in coin by stockholders for capital stock is \$72,900. The total number of shares of stock issued is 729; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson .....	68 shares.	John Easton .....	18 shares.
Robert F. Bunker .....	12 shares.	Charles D. Farquharson .....	29 shares.
A. C. Corbett .....	23 shares.	J. F. Cowdery .....	15 shares.
J. R. Wilcox .....	26 shares.	Charles Lux .....	23 shares.
Edward Farrell .....	16 shares.	Thomas Downing .....	40 shares.
John Bain .....	15 shares.		
Total number of shares held by the Directors is .....		285 shares.	

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$40,118 07	\$46,500 00
Alameda .....	5,649 21	6,300 00
Totals .....	\$45,767 28	\$52,800 00

## CALIFORNIA SAVINGS AND LOAN SOCIETY--Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$186,166 60	\$383,400 00
Fresno .....	82,299 74	176,800 00
Yolo .....	36,661 00	67,000 00
Tulare .....	29,791 16	61,900 00
Merced .....	24,213 35	54,000 00
Kern .....	14,179 70	90,000 00
Solano .....	7,694 25	10,000 00
Alameda .....	6,494 09	17,800 00
San Mateo .....	4,000 00	14,000 00
Marin .....	2,700 00	4,800 00
Totals .....	\$394,199 89	\$879,700 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds .....	\$20,000 00	\$9,800 00	\$9,800 00
11 Coupons .....	9,047 50	-----	4,433 27
Totals .....	\$29,047 50	\$9,800 00	\$14,233 27

## FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated March 10, 1879.]

(Office hours: 10 A. M. to 3 P. M.)

LANDRY C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
United States bonds .....	\$763,983 17	Capital paid in coin .....	\$147,955 00
Loans on real estate .....	1,159,616 05	Reserve fund .....	19,797 98
Loans on stocks, bonds, and warrants .....	29,000 00	Due depositors .....	1,906,641 19
Money on hand .....	10,242 45	Other liabilities .....	3,966 33
Due from banks and bankers ..	98,000 00		
Interest accrued .....	9,518 83		
Expenses and taxes .....	8,000 00		
Total resources .....	\$2,078,360 50	Total liabilities .....	\$2,078,360 50

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$222,800; the total amount actually paid in coin by stockholders for capital stock is \$147,955. The total number of shares of stock issued is 1,230; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. C. Babin .....	26 shares.	A. Pissis .....	11 shares.
G. Touchard .....	20 shares.	P. Fleury .....	3 shares.
H. Barroilhet .....	10 shares.	J. C. Sala .....	2 shares.
E. J. Le Breton .....	8 shares.	A. Comte, Jr. ....	1 share.
P. V. Merle .....	15 shares.		

Total number of shares held by the Directors is .....96 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$57,551 00	\$100,000 00
San Francisco .....	1,086,865 05	1,900,000 00
Santa Clara .....	12,000 00	50,000 00
San Luis Obispo .....	1,500 00	10,000 00
San Mateo .....	250 00	500 00
Sonoma .....	1,450 00	6,000 00
Totals .....	\$1,159,616 05	\$2,066,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent of 1907 .....	\$680,000 00	\$763,983 17	\$826,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds, 4 per cent of 1907 .....	\$29,000 00	\$29,000 00	\$35,235 00

## FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 18, 1884.]

W. T. ODEN, President.

W. H. MCKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,995 10	Capital paid in coin .....	\$13,100 00
Loans on real estate .....	8,310 00	Due depositors .....	8,005 81
Money on hand .....	544 83	Other liabilities .....	194 35
Due from banks and bankers .....	742 66		
Furniture and fixtures .....	400 00		
Expenses and taxes .....	307 57		
Total resources .....	\$21,300 16	Total liabilities .....	\$21,300 16

## DETAILS.

The amount of capital stock is \$20,000; the amount subscribed is \$20,000; the total amount actually paid in coin by stockholders for capital stock is \$13,100. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$65 50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. T. Oden .....	40 shares.	A. M. Clark .....	40 shares.
M. J. Donahoo .....	40 shares.	W. H. McKenzie .....	40 shares.
J. R. White .....	40 shares.		

Total number of shares held by the Directors is .....200 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$8,310 00	\$21,500 00



## GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

L. GOTTIG, President.

(Office hours: 9 A. M. to 3 P. M.)

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$65,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt.....	572,371 64	Reserve fund and profit and	
United States bonds .....	1,400,000 00	loss .....	187,291 58
Miscellaneous bonds and		Due depositors .....	11,928,273 46
stocks .....	341,000 00		
Loans on real estate .....	6,558,242 56		
Loans on stocks and bonds .....	2,985,300 00		
Money on hand .....	493,150 84		
Furniture and fixtures .....	500 00		
Total resources .....	\$12,415,565 04	Total liabilities .....	\$12,415,565 04

## DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig .....	10 shares.	N. Van Bergen .....	6 shares.
Ed. Kruse .....	10 shares.	I. Steinhart .....	5 shares.
George H. Eggers .....	10 shares.	A. E. Hecht .....	3 shares.
F. Roeding .....	10 shares.	Charles Kohler .....	2 shares.
P. Spreckels .....	10 shares.		

Total number of shares held by the Directors is .....

66 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$494,951 93	\$550,000 00
Alameda .....	63,619 71	66,000 00
San Mateo .....	13,800 00	15,000 00
Totals .....	\$572,371 64	\$631,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$5,640,580 56	\$13,000,000 00
Alameda .....	550,212 00	
Colusa .....	75,000 00	
Contra Costa .....	8,000 00	
Marin .....	46,000 00	
Napa .....	37,000 00	
San Joaquin .....	65,000 00	
San Mateo .....	13,950 00	
Solano .....	20,000 00	
Sonoma .....	33,500 00	
Stanislaus .....	4,000 00	
Tehama .....	65,000 00	
Totals .....	\$6,558,242 56	\$13,000,000 00

## GERMAN SAVINGS AND LOAN SOCIETY—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3 per cent registered bonds.....	\$1,300,000 00	\$1,300,000 00	\$1,310,000 00
United States 4 per cent coupon bonds.....	100,000 00	100,000 00	120,000 00
Santa Clara County bonds.....	55,500 00	55,500 00	55,000 00
San Francisco City bonds.....	8,500 00	8,500 00	9,000 00
Sonoma County bonds.....	48,000 00	48,000 00	50,000 00
Alameda County bonds.....	15,000 00	15,000 00	16,000 00
City of Stockton and New Mexico bonds.....	214,000 00	214,000 00	222,000 00
Totals.....	\$1,741,000 00	\$1,741,000 00	\$1,783,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds.....	\$667,000 00	\$667,000 00	\$800,000 00
State of Connecticut bonds.....	5,000 00	5,000 00	5,000 00
State of California bonds.....	16,000 00	16,000 00	17,000 00
Territory of Arizona bonds.....	290,000 00	155,000 00	310,000 00
Miscellaneous county bonds (California).....	865,700 00	806,400 00	900,000 00
Spring Valley bonds.....	235,000 00	233,500 00	265,000 00
Spring Valley shares—3,373 shares.....	337,300 00	215,900 00	285,000 00
San Francisco Gaslight Company—4,200 shares.....	420,000 00	144,600 00	240,000 00
Southern Pacific Railroad bonds.....	757,000 00	534,000 00	720,000 00
City Cable Railroad bonds.....	120,000 00	108,500 00	125,000 00
Sundry city railroad shares—1,500 shares.....	150,000 00	53,400 00	90,000 00
Contra Costa Water Company bonds.....	50,000 00	46,000 00	50,000 00
Totals.....	\$3,913,000 00	\$2,985,300 00	\$3,807,000 00

# HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859.]

(Office hours : 9 A. M. to 3 P. M.)

M. D. SWEENEY, President.

R. J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$200,000 00	Reserve fund and profit and loss .....	\$1,317,827 02
Real estate taken for debt .....	547,655 78	Due depositors .....	19,886,714 10
United States bonds .....	10,533,929 59		
Loans on real estate .....	9,262,163 04		
Loans on bonds .....	100,000 00		
Money on hand .....	367,703 65		
Checks and other cash items .....	3,075 00		
Interest accrued .....	134,978 45		
Other assets .....	55,035 61		
Total resources .....	\$21,204,541 12	Total liabilities .....	\$21,204,541 12

## DETAILS.

This bank has no capital stock. The names of the Directors are as follows: M. D. Sweeney, C. D. O'Sullivan, R. J. Tobin, G. Touchard, Peter Donahue, M. J. O'Connor, J. A. Donohoe, D. J. Oliver, D. T. Murphy.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$81,535 15	\$81,535 15
Marin .....	7,073 22	7,073 22
San Mateo .....	2,250 86	2,250 86
San Francisco .....	454,396 55	454,396 55
Santa Clara .....	2,400 00	2,400 00
Totals .....	\$547,655 78	\$547,655 78

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$261,088 05	\$16,000,000 00
Marin .....	88,656 05	
Napa .....	27,053 00	
San Mateo .....	90,325 00	
Santa Clara .....	41,455 00	
Solano .....	18,247 00	
San Francisco .....	8,735,338 94	\$16,000,000 00
Totals .....	\$9,262,163 04	

## HIBERNIA SAVINGS AND LOAN SOCIETY—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, currency, 6's -----	\$800,000 00	\$969,245 99	\$1,036,600 00
United States bonds, 4 per cent, 1907-----	8,615,000 00	9,564,683 60	10,510,300 00
Totals -----	\$9,415,000 00	\$10,533,929 59	\$11,546,900 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Hospital Fund bonds of the City and County of San Francisco -----	\$100,000 00	\$100,000 00	\$108,000 00



# HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

(Office hours: 9 A. M. to 3 P. M.)

ADOLPH C. WEBER, President.

ERNEST BRAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$73,105 89	Capital paid in coin .....	\$80,000 00
Real estate taken for debt .....	10,456 85	Reserve fund .....	54,596 04
United States bonds .....	91,932 76	Due depositors .....	1,914,633 94
Loans on real estate .....	1,812,875 92	Other liabilities .....	13,917 66
Loans on stocks .....	404 00		
Loans on other securities .....	25,415 50		
Money on hand .....	16,248 59		
Due from banks and bankers .....	32,708 13		
Total resources .....	\$2,063,147 64	Total liabilities .....	\$2,063,147 64

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Weber .....	5 shares.	W. J. Lowry .....	4 shares.
H. Luchsinger .....	4 shares.	A. H. Ryhiner .....	5 shares.
W. S. Keyes .....	9 shares.		
Total number of shares held by the Directors is .....		27 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$10,456 85	\$12,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$1,287,794 49	\$3,750,000 00
Alameda .....	192,659 80	
Marin .....	53,872 12	
San Mateo .....	11,887 83	
San Joaquin .....	117,217 20	
Santa Clara .....	63,856 50	
Santa Cruz .....	4,617 85	
Napa .....	7,500 00	
San Luis Obispo .....	7,533 36	
Solano .....	29,366 77	
Stanislaus .....	11,200 00	
Monterey .....	14,000 00	
Yolo .....	8,320 00	
Contra Costa .....	3,020 00	
Totals .....	\$1,812,875 92	\$3,750,000 00

## HUMBOLDT SAVINGS AND LOAN SOCIETY—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered bonds ----	\$80,000 00	\$91,932 76	\$96,400 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Six shares Union Insurance Company -----	\$600 00	\$404 00	\$600 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of Humboldt Savings and Loan Society -----	\$25,415 50	\$30,000 00

## LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

L. C. GOODWIN, President.

(Office hours: 10 A. M. to 3 P. M.)

J. V. WACHTEL, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks .....	\$14,000 00	Capital paid in coin .....	\$25,000 00
Loans on real estate .....	76,950 00	Profit and loss and contin-	
Money on hand .....	6,358 57	gent fund .....	2,237 69
Due from banks and bankers .....	17,237 79	Due depositors .....	96,150 78
Furniture and fixtures .....	3,582 27		
Interest accrued .....	917 50		
Expenses and taxes .....	4,342 34		
Total resources .....	\$123,388 47	Total liabilities .....	\$123,388 47

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman .....	451 shares.	L. C. Goodwin .....	50 shares.
John E. Plater .....	200 shares.	Robert S. Baker .....	50 shares.
John A. Paxton .....	100 shares.		
Total number of shares held by the Directors is .....			851 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$76,950 00	\$191,900 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Los Angeles County six per cent bonds .....	\$14,000 00	\$14,000 00

## BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

EUGENE BROWN, President.

WM. HEESER, Secretary and Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$8,833 98	Reserve fund and profit and loss .....	\$16,964 02
Loans on real estate .....	288,241 65	Due depositors .....	298,438 56
Money on hand .....	3,750 06	Due banks and bankers .....	4,203 97
Due from banks and bankers ..	17,780 86		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$319,606 55	Total liabilities .....	\$319,606 55

## DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, C. W. Denslow, J. B. Ford, R. Stickney, J. Townsend, A. Heeser, William Heeser.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$8,833 98	\$9,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$257,343 32	\$475,000 00
Alameda .....	16,529 77	40,000 00
Humboldt .....	14,368 56	30,000 00
Totals .....	\$288,241 65	\$545,000 00



## MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

(Office hours: 9 A. M. to 3 P. M.)

GEO. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,074 60	Capital paid in coin .....	\$45,000 00
Real estate taken for debt .....	432 43	Reserve fund .....	24,906 78
Loans on real estate .....	332,850 78	Due depositors .....	315,074 50
Loans on other securities (grain, etc.) .....	12,056 80		
Money on hand .....	9,381 78		
Checks and other cash items .....	2,634 68		
Due from banks and bankers .....	15,367 40		
Furniture and fixtures .....	2,182 81		
Total resources .....	\$384,981 28	Total liabilities .....	\$384,981 28

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$45,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. A. Aldrich .....	525 shares.	L. R. Fancher .....	63 shares.
Geo. H. Fancher .....	150 shares.	M. Goldman .....	100 shares.
C. H. Huffman .....	200 shares.	J. K. Law .....	20 shares.

Total number of shares held by the Directors is .....1,058 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced .....	\$432 43	\$800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$271,860 78	\$584,278 00
Mariposa .....	800 00	
Stanislaus .....	9,000 00	
Fresno and Tulare .....	1,250 00	
Tulare .....	22,190 00	
Fresno .....	27,750 00	
Totals .....	\$332,850 78	\$584,278 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, wool and wheat and jewelry .....	\$12,056 80	\$27,293 14

## OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

(Office hours: 9 A. M. to 3 P. M.)

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$105,000 00	Capital paid in coin.....	\$475,000 00
Real estate taken for debt.....	93,299 88	Reserve fund.....	25,000 00
Miscellaneous bonds and stocks.....	698,986 05	Due depositors.....	1,806,708 15
Loans on real estate.....	869,985 00		
Loans on stocks, bonds, and warrants.....	98,623 24		
Loans on other securities (grain, etc.).....	15,641 26		
Loans on personal security (including overdrafts).....	179,830 22		
Money on hand.....	126,694 43		
Checks and other cash items.....	11,711 67		
Due from banks and bankers.....	89,936 40		
Furniture and fixtures.....	1,500 00		
Interest accrued.....	15,500 00		
Total resources.....	\$2,306,708 15	Total liabilities.....	\$2,306,708 15

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich.....	435 shares.	Samuel Merritt.....	700 shares.
Francis Blake.....	155 shares.	Israel Lawton.....	10 shares.
R. E. Cole.....	15 shares.	Henry Rogers.....	100 shares.
W. E. Miller.....	351 shares.	E. C. Sessions.....	100 shares.

Total number of shares held by the Directors is.....1,866 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda.....	\$92,419 76
San Francisco.....	880 12
Total.....	\$93,299 88

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$838,130 44	\$1,700,000 00
Contra Costa.....	6,300 00	13,000 00
Merced.....	3,500 00	12,000 00
Santa Clara.....	10,904 90	45,000 00
San Francisco.....	337 00	2,900 00
Tulare.....	6,812 66	14,000 00
Solano.....	4,000 00	12,600 00
Totals.....	\$869,985 00	\$1,799,500 00

## OAKLAND BANK OF SAVINGS—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California.....	\$324,100 00	\$324,100 00	\$668,986 05
Bonds of other solvent corporations.....	327,000 00	327,000 00	
Stock of Bank of California.....	20,000 00	29,000 00	
General premium account.....		18,886 05	32,000 00
Totals.....	\$671,100 00	\$698,986 05	\$701,986 05

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bonds and stock of various solvent corporations, such as banks, insurance companies, etc.....	\$144,100 00	\$98,623 24	\$128,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books.....	\$15,641 26	\$21,000 00

## PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

(Office hours: 10 A. M. to 3 P. M.)

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,343 15	Capital paid in coin	\$225,237 10
Miscellaneous bonds and stocks	11,220 00	Reserve fund and profit and loss	33,498 80
Loans on real estate	433,678 52	Due depositors	235,445 32
Money on hand	28,123 35	Other liabilities	2,955 77
Due from banks and bankers	9,030 36		
Furniture and fixtures	2,479 00		
Expenses and taxes	8,262 61		
Total resources	\$497,136 99	Total liabilities	\$497,136 99

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Beckman	30,950 shares.	E. J. Croly	4,119 shares.
J. L. Huntoon	20,307 shares.	William Johnston	1,056 shares.
Samuel Gottlieb	7,808 shares.	E. C. Atkinson	221 shares.
G. M. Hayton	6,498 shares.		
Total number of shares held by the Directors is			70,959 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$2,915 50	\$2,915 50
Colusa	1,427 65	1,427 65
Totals	\$4,343 15	\$4,343 15

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$159,263 41	\$336,160 00
Washoe (Nevada)	82,475 00	136,900 00
Placer	35,271 52	86,400 00
Tehama	16,300 00	35,000 00
Sutter	18,465 00	40,000 00
Sacramento	90,400 59	189,000 00
El Dorado	9,300 00	20,430 00
Butte	8,000 00	20,800 00
Amador	7,333 00	13,500 00
Yolo	4,370 00	12,000 00
Solano	2,500 00	20,100 00
Totals	\$433,678 52	\$910,290 00

## PEOPLE'S SAVINGS BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares stock in Odd Fellows' Hall Association, Sacramento -----	\$14,960 00	\$11,220 00	\$14,960 00



## SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

(Office hours: 10 A. M. to 4 P. M.)

P. B. FAGEN, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	22,700 00	Reserve fund and profit and loss .....	8,506 45
Miscellaneous bonds and stocks .....	10,960 00	Due depositors .....	182,740 35
Loans on real estate .....	158,450 00		
Money on hand .....	11,236 80		
Furniture and fixtures .....	1,000 00		
Interest accrued .....	900 00		
Total resources .....	\$211,246 80	Total liabilities .....	\$211,246 80

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Effey .....	30 shares.	F. H. Runge .....	9 shares.
P. B. Fagen .....	50 shares.	I. L. Thurber .....	8 shares.
J. S. Green .....	80 shares.	William F. March .....	8 shares.
A. P. Swanton .....	24 shares.		

Total number of shares held by the Directors is .....209 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$22,700 00	\$26,800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$18,500 00	\$39,000 00
San Mateo .....	20,500 00	32,500 00
Santa Cruz .....	119,450 00	175,000 00
Totals .....	\$158,450 00	\$246,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County .....	\$10,960 00	\$10,960 00	\$10,960 00

SAN FRANCISCO SAVINGS UNION—SAN FRANCISCO.

[Incorporated June 18, 1862.]

(Office hours: 9 A. M. to 3 P. M.)

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$100,000 00	Capital paid in coin .....	\$400,000 00
Real estate taken for debt ..	881,796 04	Reserve fund .....	81,026 41
United States bonds .....	913,250 00	Due depositors .....	12,164,627 99
Miscellaneous bonds and		Other liabilities .....	35,346 36
warrants .....	431,292 97		
Loans on real estate .....	8,808,653 17		
Loans on stocks, bonds, and			
warrants .....	1,287,499 50		
Money on hand .....	131,448 03		
Due from banks and bankers ..	126,061 05		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$12,681,000 76	Total liabilities .....	\$12,681,000 76

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller .....	80 shares.	Joseph G. Eastland .....	30 shares.
Alex. Campbell, Sr. ....	16 shares.	W. C. B. de Fremery .....	18 shares.
John Archbald .....	74 shares.	Daniel E. Martin .....	40 shares.
William Ashburner .....	21 shares.	Charles Pace .....	60 shares.
George C. Boardman .....	12 shares.		

Total number of shares held by the Directors is ..... 351 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$336,906 35	} \$881,796 04
Alameda .....	223,134 15	
Santa Clara .....	10,390 77	
San Mateo .....	79,941 88	
Sacramento, Napa, and Solano ..	143,266 70	
Santa Barbara .....	643 60	
Colusa and Yolo .....	124,343 72	
Kern .....	38,168 87	
Total .....	\$956,796 04	
Less credit from contingent fund ..	75,000 00	
Grand totals .....	\$881,796 04	\$881,796 04

## SAN FRANCISCO SAVINGS UNION—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$4,055,200 30	
Alameda.....	1,678,417 87	
Butte.....	208,934 00	
Colusa.....	157,073 00	
Contra Costa.....	11,013 00	
Fresno.....	104,067 00	
Los Angeles.....	135,027 00	
Marin.....	449,268 00	
Merced.....	570,702 00	
Solano.....	15,401 00	
Sonoma.....	2,070 00	
Stanislaus.....	159,900 00	
Sutter.....	15,396 00	
Santa Clara.....	25,025 00	\$22,021,632 00
Monterey.....	141,504 00	
Napa.....	25,583 00	
Placer.....	46,675 00	
San Benito.....	106,100 00	
San Mateo.....	68,435 00	
San Joaquin.....	83,574 00	
San Luis Obispo.....	287,341 00	
Santa Barbara.....	146,273 00	
Siskiyou.....	60,839 00	
Tehama.....	170,487 00	
Ventura.....	46,175 00	
Yolo.....	28,702 00	
Yuba.....	9,471 00	
Grand totals.....	\$8,808,653 17	\$22,021,632 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent bonds.....	\$200,000 00	\$220,250 00	\$224,750 00
United States 4 per cent bonds.....	585,000 00	633,000 00	707,850 00
Bonds and warrants of counties of the State of California, and of municipal corporations....	440,000 00	431,292 97	456,429 00
Totals.....	\$1,225,000 00	\$1,344,542 97	\$1,389,029 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bonds of the State of California, and of the counties, cities, and municipalities thereof..	\$229,898 00	\$135,531 00	\$230,829 00
Bonds and promissory notes of quasi public and industrial corporations.....	929,000 00	750,719 00	917,899 00
Shares of capital stock of quasi-public and industrial corporations.....	1,174,100 00	401,249 50	690,717 00
Totals.....	\$2,332,998 00	\$1,287,499 50	\$1,839,445 00

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

(Office hours: 9 A. M. to 3 P. M.)

HORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$45,500 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt .....	1,328,207 70	Reserve fund and profit and loss .....	230,285 89
Miscellaneous bonds and stocks .....	513,470 88	Due depositors .....	2,745,932 79
Loans on real estate .....	755,283 69	Other liabilities .....	31,369 80
Loans on stocks, bonds, and warrants .....	582,720 00		
Loans on personal security .....	175,000 00		
Money on hand .....	78,588 43		
Due from banks and bankers .....	22,357 78		
Interest accrued .....	6,460 00		
Total resources .....	\$3,507,588 48	Total liabilities .....	\$3,507,588 48

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis .....	300 shares.	W. A. Bray .....	25 shares.
Isaac Hyde .....	300 shares.	J. H. Goodman .....	275 shares.
W. A. Aldrich .....	500 shares.	A. A. Smith .....	50 shares.
L. C. Bigelow .....	200 shares.	A. N. Drown .....	30 shares.
B. O. Devoe .....	200 shares.		

Total number of shares held by the Directors is .....1,880 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$800,536 58	\$800,536 58
Contra Costa .....	255,800 00	255,800 00
Alameda .....	142,569 40	142,569 40
Santa Barbara .....	30,200 00	30,200 00
San Mateo .....	44,800 00	44,800 00
Tulare .....	13,061 72	13,061 72
Marin .....	22,000 00	22,000 00
San Joaquin .....	12,500 00	12,500 00
Solano .....	1,490 00	1,490 00
Santa Clara .....	5,000 00	5,000 00
Napa .....	250 00	250 00
Totals .....	\$1,328,207 70	\$1,328,207 70

## SAVINGS AND LOAN SOCIETY—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$529,899 60	
Alameda .....	90,793 61	
San Mateo .....	32,600 03	
Tulare .....	5,331 73	
Napa .....	8,000 00	
San Diego .....	30,000 00	
Solano .....	2,946 25	\$1,678,400 00
Los Angeles .....	12,308 41	
Contra Costa .....	8,346 00	
Fresno .....	1,000 00	
Merced .....	25,230 71	
Santa Barbara .....	6,282 17	
Santa Clara .....	2,545 18	
Totals .....	\$755,283 69	\$1,678,400 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of cities and counties of California .....	\$149,500 00	\$124,591 90	\$130,270 00
First mortgage bonds Spring Valley Waterworks and other solvent corporations .....	327,000 00	345,646 85	342,810 00
Spring Valley Waterworks stock, Oakland Bank of Savings, and Geary Street Railroad stock .....	46,200 00	43,232 13	43,232 13
Totals .....	\$522,700 00	\$513,470 88	\$516,312 13

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Angeles County, Vallejo City, and Redwood City bonds .....	\$66,000 00	\$55,100 00	\$69,000 00
First mortgage railroad bonds and stocks .....	287,000 00	223,720 00	253,550 00
Bank stocks .....	182,100 00	175,250 00	239,500 00
Gas and water stocks .....	294,500 00	144,000 00	164,000 00
Obligations of the Pacific Rolling Mills, and other solvent industrial corporations .....	147,500 00	140,000 00	140,000 00
Stocks of various solvent corporations .....	62,800 00	19,650 00	34,660 00
Totals .....	\$1,039,900 00	\$757,720 00	\$900,710 00



SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

(Office hours: 9:30 A. M. to 3 P. M.)

JEROME LINCOLN, President.

S. L. ABBOT, Jr., Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$154,876 50	Capital paid in coin.....	\$150,000 00
Miscellaneous bonds and stocks.....	75,666 67	Due depositors.....	1,476,847 00
Loans on real estate.....	748,550 00	Other liabilities.....	118,668 56
Loans on stocks, bonds, and warrants.....	705,350 00		
Money on hand.....	15,055 95		
Due from banks and bankers.....	21,486 35		
Furniture and fixtures.....	150 00		
Interest accrued.....	6,853 50		
Other assets.....	17,526 59		
Total resources.....	\$1,745,515 56	Total liabilities.....	\$1,745,515 56

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125. The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills.....	30 shares.	Adam Grant.....	20 shares.
W. F. Babcock.....	20 shares.	Bartlett Doe.....	20 shares.
William Alvord.....	10 shares.	Jerome Lincoln.....	66 shares.
C. Paige.....	40 shares.	W. S. Jones.....	18 shares.
S. L. Jones.....	65 shares.		
Total number of shares held by the Directors is.....		289 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$50,000 00	\$50,000 00
Napa.....	25,000 00	25,000 00
San Francisco.....	47,376 50	47,376 50
Santa Cruz.....	17,500 00	17,500 00
Santa Clara.....	15,000 00	15,000 00
Totals.....	\$154,876 50	\$154,876 50

## SECURITY SAVINGS BANK—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$118,540 00	\$1,459,000 00
Colusa .....	6,000 00	
Contra Costa .....	3,000 00	
Fresno .....	5,000 00	
Marin .....	97,750 00	
Merced .....	7,000 00	
Monterey .....	8,000 00	
Napa .....	39,000 00	
San Francisco .....	369,560 00	
San Luis Obispo .....	6,400 00	
San Mateo .....	3,000 00	
Santa Clara .....	45,000 00	
Solano .....	25,000 00	
Sonoma .....	15,300 00	
Totals .....	\$748,550 00	\$1,459,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds .....	\$56,000 00	\$57,662 50	\$58,575 00
Railroad bonds .....	13,000 00	13,000 00	13,000 00
Spring Valley Waterworks stock .....	5,000 00	5,004 17	4,350 00
Totals .....	\$74,000 00	\$75,666 67	\$75,925 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds .....	\$10,500 00	\$8,900 00	\$11,475 00
United States bonds .....	25,800 00	17,800 00	30,960 00
Railroad stocks and bonds .....	340,100 00	269,800 00	336,335 00
Spring Valley Waterworks stocks and bonds .....	161,500 00	111,100 00	145,410 00
Bank stock .....	273,400 00	253,400 00	343,390 00
San Francisco gas stock .....	118,000 00	35,850 00	68,725 00
Insurance stock .....	16,500 00	8,500 00	17,825 00
Totals .....	\$945,800 00	\$705,350 00	\$954,120 00

## STOCKTON SAVINGS AND LOAN SOCIETY—STOCKTON.

[Incorporated August 12, 1867.]

L. U. SHIPPEE, President.

(Office hours: 9 A. M. to 3 P. M.)

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$4,861 28	Capital paid in coin.....	\$500,000 00
Loans on real estate.....	1,187,927 20	Reserve fund and profit and loss.....	152,634 55
Loans on stocks, bonds, and warrants.....	69,309 00	Due depositors.....	1,303,471 34
Loans on other securities (grain, etc.).....	40,597 00	Other liabilities.....	132,725 38
Loans on personal security (including overdrafts).....	496,700 24		
Money on hand.....	128,950 06		
Due from banks and bankers.....	51,901 11		
Interest accrued.....	107,725 38		
Other assets.....	860 00		
Total resources.....	\$2,088,831 27	Total liabilities.....	\$2,088,831 27

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee.....	254 shares.	Wm. Inglis.....	165 shares.
F. Arnold.....	20 shares.	R. B. Lane.....	25 shares.
J. S. Bostwick.....	125 shares.	J. H. O'Brien.....	20 shares.
H. T. Dorrance.....	20 shares.	O. Perrin.....	42 shares.
R. Greekow.....	212 shares.	A. W. Simpson.....	50 shares.
C. Haas.....	30 shares.	M. L. Hewitt.....	30 shares.
C. Grupe.....	70 shares.		

Total number of shares held by the Directors is.....1,063 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$2,801 25	\$3,600 00
Fresno.....	278 13	320 00
Merced.....	1,781 90	2,000 00
Totals.....	\$4,861 28	\$5,920 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$852,221 86	\$1,700,000 00
Sacramento.....	2,994 25	5,000 00
Stanislaus.....	139,158 05	279,000 00
Merced.....	55,994 50	111,000 00
Fresno.....	4,740 50	10,000 00
Calaveras.....	1,500 00	3,000 00
Butte.....	131,318 04	263,000 00
Totals.....	\$1,187,927 20	\$2,371,000 00

## STOCKTON SAVINGS AND LOAN SOCIETY—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Stockton Harvester and Agricultural Works .....	\$1,000 00	\$900 00	\$1,000 00
750 shares Stockton Warehouse Company .....	37,500 00	19,500 00	37,500 00
52 shares First National Bank of Stockton .....	5,200 00	3,000 00	7,200 00
683 shares Stockton Savings and Loan Society .....	68,300 00	45,909 00	109,280 00
Totals .....	\$112,000 00	\$69,309 00	\$154,980 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain .....	\$34,960 20	\$40,000 00
Pass-books (term deposits) .....	5,636 80	7,000 00
Totals .....	\$40,597 00	\$47,000 00

## STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

H. S. SARGENT, President.

(Office hours: 9 A. M. to 3 P. M.)

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$242,733 96	Capital paid in coin.....	\$300,000 00
Loans on stocks, bonds, and warrants.....	4,486 61	Profit and loss, and contingent fund.....	56,568 64
Loans on personal security (including overdrafts).....	286,121 91	Due depositors.....	651,214 77
Money on hand.....	388,610 53		
Due from banks and bankers.....	68,291 38		
Furniture and fixtures.....	3,545 58		
Interest accrued.....	13,844 63		
Other assets.....	148 81		
Total resources.....	\$1,007,783 41	Total liabilities.....	\$1,007,783 41

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent.....	55 shares.	L. Gerlach.....	5 shares.
T. W. Newell.....	100 shares.	T. P. Williamson.....	55 shares.
W. C. Daggett.....	100 shares.	C. Hurd.....	60 shares.
J. D. Peters.....	100 shares.	A. Rhodes.....	55 shares.
Asa Clark.....	100 shares.	Sidney Newell.....	100 shares.
E. R. Hedges.....	100 shares.		

Total number of shares held by the Directors is..... 830 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$181,133 96	\$443,200 00
Stanislaus.....	41,800 00	85,400 00
Merced.....	15,000 00	105,000 00
Butte.....	4,800 00	6,000 00
Totals.....	\$242,733 96	\$639,600 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
145 shares Stockton Savings Bank.....	\$14,500 00	\$4,326 08	\$8,700 00
15 shares Stockton Building and Loan Association.....	300 00	160 53	225 00
Totals.....	\$14,800 00	\$4,486 61	\$8,925 00



## UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

(Office hours: 9 A. M. to 3 P. M.)

J. WEST MARTIN, President.

H. A. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$60,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	72,683 24	Reserve fund .....	100,000 00
United States bonds .....	41,788 75	Due depositors .....	1,703,336 38
Miscellaneous bonds and stocks .....	50,945 00	Other liabilities .....	10,389 10
Loans on real estate .....	1,594,017 06		
Loans on stocks, bonds, and warrants .....	26,300 00		
Loans on personal security .....	17,925 00		
Money on hand .....	25,040 08		
Checks and other cash items .....	3,389 00		
Due from banks and bankers .....	119,587 71		
Interest accrued .....	1,388 18		
Other assets .....	661 46		
Total resources .....	\$2,013,725 48	Total liabilities .....	\$2,013,725 48

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin .....	53 shares.	H. A. Palmer .....	16 shares.
R. W. Kirkham .....	67 shares.	R. S. Farrelly .....	73 shares.
A. C. Henry .....	147 shares.	S. Huff .....	83 shares.
Hiram Tubbs .....	26 shares.	G. J. Ainsworth .....	10 shares.
J. C. Ainsworth .....	75 shares.	Samuel Woods .....	53 shares.
D. H. Ward .....	13 shares.		
Total number of shares held by the Directors is .....			616 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$72,683 24	\$72,683 24

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$1,409,116 72	\$2,816,845 26
Contra Costa .....	124,250 34	248,500 68
Stanislaus .....	30,000 00	60,000 00
Solano .....	15,150 00	30,300 00
Ventura .....	13,500 00	27,000 00
Yolo .....	2,000 00	4,000 00
Totals .....	\$1,594,017 06	\$3,186,645 94

## UNION SAVINGS BANK--Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County bonds .....	\$10,500 00	\$10,500 00	\$11,550 00
Contra Costa County bonds .....	18,000 00	19,020 00	19,020 00
Oregon Railroad, Water and Navigation Co.'s bonds .....	20,000 00	21,425 00	21,500 00
Totals .....	\$48,500 00	\$50,945 00	\$52,070 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
40 shares Fireman's Fund Insurance Com- pany stock .....	\$4,000 00	\$800 00	\$5,160 00
300 shares Spring Valley Water Company .....	30,000 00	20,000 00	26,250 00
Nevada County Narrow Gauge Railroad Co.'s first mortgage bonds .....	9,000 00	5,500 00	9,900 00
Totals .....	\$43,000 00	\$26,300 00	\$41,310 00

## VALLEJO SAVINGS AND COMMERCIAL BANK.

{Incorporated May 3, 1870.]

(Office hours: 9 A. M. to 4 P. M.)

E. J. WILSON, President.

JOS. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$16,630 00	Capital paid in coin	\$67,238 63
Miscellaneous bonds and stocks	500 00	Profit and loss and contingent fund	4,200 94
Loans on real estate	111,855 00	Due depositors	117,363 42
Loans on stocks, bonds, and warrants	5,400 00	Other liabilities	5,523 30
Loans on other securities (grain, etc.)	7,203 90		
Money on hand	28,424 65		
Due from banks and bankers	15,802 34		
Furniture and fixtures	3,000 00		
Interest accrued	5,233 90		
Other assets	276 50		
Total resources	\$194,326 29	Total liabilities	\$194,326 29

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$188,000; the total amount actually paid in coin by stockholders for capital stock is \$188,000. The total number of shares of stock issued is 1,880; the amount paid up on each share of stock is \$100.

NOTE.—Difference in amount of capital stock written off, \$120,761 37.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson	277 shares.	S. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	M. J. Wright	5 shares.
P. W. Dillon	20 shares.		

Total number of shares held by the Directors is 793 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$16,630 00	\$16,630 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$110,055 00	\$200,000 00
Fresno	1,800 00	3,500 00
Totals	\$111,855 00	\$203,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
One Solano County 5 per cent road bond	\$500 00	\$500 00	\$500 00

## VALLEJO SAVINGS AND COMMERCIAL BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Two Vallejo City 7 per cent bonds.....	\$2,000 00	\$2,000 00	\$2,100 00
Treasurer's warrants I. O. G. T. Home (accepted).....	900 00	900 00	900 00
100 shares Vallejo Gaslight Company stock.....	10,000 00	500 00	1,000 00
625 shares Vallejo Gaslight Company stock.....	62,500 00	2,000 00	6,250 00
Totals.....	\$75,400 00	\$5,400 00	\$10,250 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in store, merchandise, endowment policy, and pass-book of own bank.....	\$7,203 90	\$10,625 00





---

SEMI-ANNUAL REPORTS  
OF  
COMMERCIAL BANKS OF CALIFORNIA,

FILED JANUARY 1, 1885.

[ALPHABETICALLY ARRANGED.]

---



# REPORTS OF COMMERCIAL BANKS.

## BANK OF ANAHEIM.

[Incorporated June 27, 1876.]

(Office hours: 10 A. M. to 3:30 P. M.)

PLEZ JAMES ..... President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,500 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	9,131 29	Reserve fund and profit and loss .....	5,237 57
Miscellaneous bonds and stocks (gas) .....	1,000 00	Due depositors .....	50,543 03
Loans on real estate .....	11,995 00	Due banks and bankers .....	680 22
Loans on personal security (including overdrafts) .....	31,805 90		
Money on hand .....	10,584 92		
Due from banks and bankers .....	5,643 71		
Furniture and fixtures .....	2,050 00		
Other assets .....	750 00		
Total resources .....	\$76,460 82	Total liabilities .....	\$76,460 82

### DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott .....	10 shares.	E. F. Spence .....	10 shares.
W. K. James .....	10 shares.	P. James .....	485 shares.
H. Mabury .....	485 shares.		

Total number of shares held by the Directors is ..... 1,000 shares.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$9,131 29	\$12,000 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$11,995 00	\$20,000 00

### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
200 shares Gas Consumers' stock .....	\$1,000 00	\$1,000 00	\$1,000 00

## BANK OF BENICIA.

[Incorporated December 1, 1881.]

(Office hours: 10 A. M. to 4 P. M.)

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,270 00	Capital paid in coin .....	\$46,000 00
City warrants .....	4,227 93	Reserve fund and profit and loss .....	3,576 33
Loans on real estate .....	16,749 00	Due depositors .....	53,592 84
Loans on personal security (including overdrafts) .....	51,877 57	Other liabilities .....	5,388 85
Money on hand .....	7,312 15		
Due from banks and bankers .....	10,428 44		
Furniture and fixtures .....	1,524 52		
Expenses and taxes .....	3,168 41		
Total resources .....	\$108,558 02	Total liabilities .....	\$108,558 02

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$46,000. The total number of shares of stock issued is 460; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad .....	110 shares.	John Lynch .....	50 shares.
W. C. Belcher .....	120 shares.	J. E. Crooks .....	100 shares.
N. D. Rideout .....	50 shares.		

Total number of shares held by the Directors is ..... 430 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$16,749 00	\$45,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City of Benicia warrants (discounted) .....	\$4,227 93	\$4,115 48	\$4,357 93

## BANK OF BUTTE COUNTY—CHICO.

[Incorporated January, 1873.]

(Office hours: 9 A. M. to 4 P. M.)

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$30,000 00	Capital paid in coin .....	\$250,000 00
Miscellaneous bonds and stocks .....	51,830 00	Reserve fund and profit and loss .....	49,341 54
County warrants .....	5,754 64	Due depositors .....	191,157 32
Loans on real estate .....	151,800 00	Due banks and bankers .....	299,599 59
Loans on other securities (grain, etc.) .....	141,027 00		
Loans on personal security (including overdrafts) .....	370,655 46		
Money on hand .....	36,775 95		
Furniture and fixtures .....	2,000 00		
Other assets .....	255 40		
Total resources .....	\$790,098 45	Total liabilities .....	\$790,098 45

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout .....	300 shares.	J. R. Robinson .....	40 shares.
George C. Perkins .....	400 shares.	Charles Faulkner .....	375 shares.
A. H. Chapman .....	200 shares.		

Total number of shares held by the Directors is ..... 1,315 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$151,800 00	\$225,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Chico Gas Company, 603 shares .....	\$30,150 00	\$18,090 00	\$18,090 00
Chico Water Company, 831 shares .....	41,550 00	33,240 00	33,240 00
Odd Fellows' Hall stock, 25 shares .....	500 00	500 00	500 00
Butte County warrants .....	5,954 64	5,754 64	6,000 00
Totals .....	\$78,154 64	\$57,584 64	57,830 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$141,027 00	\$200,000 00



# CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

(Office hours : 9 A. M. to 4 P. M.)

JOHN D. FRY, President.

CHAS. R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$800,000 00	Capital paid in coin.....	\$899,805 50
Loans on stocks, bonds, and warrants.....	260,483 60	Profit and loss and contingent fund.....	29,449 96
Loans on other securities (grain, etc.).....	32,250 00	Due depositors.....	193,700 75
Money on hand.....	24,030 08	Other liabilities.....	205 00
Due from banks and bankers.....	5,481 19	Dividends unpaid.....	559 42
Interest accrued.....	1,475 76		
Total resources.....	\$1,123,720 63	Total liabilities.....	\$1,123,720 63

## DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$899,805 50. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45 on 19,961  $\frac{1}{10}$ , and \$40 on 38  $\frac{9}{10}$  shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

John D. Fry.....	450 shares.	W. L. Elliott.....	110 shares.
Henry Wadsworth.....	100 shares.	Frank H. Woods.....	300 shares.
Chas. F. MacDermot.....	1,600 shares.	Charles Main.....	242 shares.
Samuel Davis.....	100 shares.	Peter Dean.....	100 shares.
James H. Goodman.....	1,422 shares.	I. G. Wickersham.....	740 shares.
Geo. L. Bradley.....	150 shares.		

Total number of shares held by the Directors is..... 5,314 shares.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$468,850 00	\$260,483 60	\$316,480 50

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Merchandise on warehouse receipts.....	\$32,250 00	\$39,070 00

## BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

(Office hours: 10 A. M. to 3 P. M.)

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$250,000 00	Capital paid in coin .....	\$3,000,000 00
Real estate taken for debt .....	421,055 52	Reserve fund and profit and loss .....	1,826,155 25
United States bonds .....	357 50	Due depositors .....	6,350,807 51
Miscellaneous bonds and stocks .....	1,042,186 75	Due banks and bankers .....	321,059 37
Loans on real estate .....	518,119 17	Other liabilities .....	5,875 00
Loans on stocks, bonds, and warrants .....	840,215 07		
Loans on other securities (grain, etc.) .....	876,455 03		
Loans on personal security (including overdrafts) .....	4,241,164 22		
Money on hand .....	1,292,400 45		
Checks and other cash items .....	303,968 96		
Due from banks and bankers .....	1,582,921 36		
Other assets .....	135,053 10		
Total resources .....	\$11,503,897 13	Total liabilities .....	\$11,503,897 13

## DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Sharon .....	1,990 shares.	James Freeborn .....	250 shares.
William Alvord .....	152 shares.	M. Lewis .....	600 shares.
Charles Mayne .....	205 shares.	E. W. Newhall .....	150 shares.
Jerome Lincoln .....	100 shares.	F. W. Sharon .....	180 shares.
Adam Grant .....	240 shares.	A. K. P. Harmon .....	100 shares.
J. C. Wilmerding .....	210 shares.		

Total number of shares held by the Directors is .....

4,177 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$251,897 32	\$961,877 00
San Mateo .....	41,897 29	
Alameda .....	15,899 40	
Marin .....	128 10	
Fresno .....	77,641 69	
Mono .....	10,000 00	
Amador .....	9,759 92	
State of Illinois .....	13,831 80	
Totals .....	\$421,055 52	\$961,887 00

## BANK OF CALIFORNIA—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$61,851 10	\$1,250,000 00
Alameda .....	11,173 09	
Kern .....	15,126 75	
San Luis Obispo .....	5,500 00	
Mendocino .....	6,500 00	
Merced .....	99,121 66	
Fresno .....	215,790 60	
Sonoma .....	3,055 97	
Colusa .....	100,000 00	
Totals .....	\$518,119 17	\$1,250,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
English consols .....	\$600,000 00	\$1,050,000 00
Spring Valley Water Company's bonds .....	423,507 50	
San Joaquin and Kings River Canal and Irrigation Com- pany stock .....	16,294 25	
Black Bear Quartz Mining Company stock .....	1,100 00	
San Jacinto Tin Company stock .....	1,000 00	
Land investment .....	285 00	
Totals .....	\$1,042,186 75	\$1,050,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Oregon Railroad and Navigation Company's bonds .....	\$116,298 43	\$1,000,000 00
Hawaiian Agricultural and Calaveras County bonds .....	4,050 00	
United States bonds .....	3,000 00	
Eel River and Eureka Railroad bonds, and Sutter Street Rail- road stock .....	35,000 00	
Merchants Exchange and San Francisco Savings Union stock .....	65,000 00	
Carson and Colorado Railroad Company stock .....	140,000 00	
Stock of incorporated mining companies .....	8,000 00	
Stock of other than mining companies .....	468,866 64	
Totals .....	\$840,215 07	\$1,000,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, merchandise, and warehouse receipts .....	\$512,379 83	\$1,100,000 00
Assignment of contracts, mortgages, collateral notes, etc. ....	364,075 20	
Totals .....	\$876,455 03	\$1,100,000 00

## CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

(Office hours: 10 A. M. to 3 P. M.)

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
State warrants.....	\$7,829 13	Capital paid in coin.....	\$150,000 00
Loans on real estate.....	139,877 00	Reserve fund.....	50,000 00
Loans on stocks, bonds, and warrants.....	32,000 00	Due depositors.....	523,658 67
Loans on other securities (grain, etc.).....	82,100 00	Due banks and bankers.....	179,315 78
Loans on personal security (including overdrafts).....	458,510 38	Other liabilities.....	205 02
Money on hand.....	113,120 08		
Due from banks and bankers.....	67,166 58		
Furniture and fixtures.....	2,411 00		
Other assets.....	165 30		
Total resources.....	\$903,179 47	Total liabilities.....	\$903,179 47

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Abbott.....	100 shares.	Geo. C. Perkins.....	200 shares.
Jos. Steffens.....	100 shares.	J. R. Watson.....	200 shares.
Fred. Cox.....	200 shares.	N. D. Rideout.....	2,950 shares.
C. W. Clarke.....	200 shares.		
Total number of shares held by the Directors is.....			3,950 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$35,271 00	\$80,000 00
Solano.....	17,000 00	100,000 00
Amador.....	8,000 00	13,000 00
Butte.....	46,700 00	140,000 00
Yolo.....	20,294 00	38,000 00
Lassen.....	10,000 00	20,000 00
Placer.....	1,600 00	2,300 00
Nevada.....	1,012 00	1,600 00
Totals.....	\$139,877 00	\$394,900 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
State warrants.....	\$7,829 13	\$7,829 13

## CALIFORNIA STATE BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks.....	\$41,000 00	\$32,000 00	\$41,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Overdrafts secured by wool and wheat.....	\$9,247 21
Overdrafts secured by wheat, etc.....	72,000 00
Total.....	\$81,247 21



## BANK OF CHICO.

[Incorporated December 26, 1872.]

(Office hours: 9 A. M. to 4 P. M.)

W. D. HEATH, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	2,058 82	Reserve fund and profit and loss .....	60,278 87
Miscellaneous bonds and stocks .....	27,593 75	Due depositors .....	111,866 12
Loans on real estate .....	101,889 23	Due banks and bankers .....	61,914 01
Loans on stocks, bonds, and warrants .....	5,498 01	Other liabilities .....	4,345 50
Loans on other securities (grain, etc.) .....	17,074 33		
Loans on personal security (including overdrafts) .....	122,477 59		
Money on hand .....	37,003 12		
Due from banks and bankers .....	7,446 25		
Furniture and fixtures .....	2,500 00		
Other assets .....	1,863 40		
Total resources .....	\$338,404 50	Total liabilities .....	\$338,404 50

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew .....	875 shares.	W. D. Heath .....	1,755 shares.
Orrin Gowell .....	845 shares.		

Total number of shares held by the Directors is ..... 3,475 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$350 00	\$400 00
Tehama .....	1,558 82	1,600 00
Alameda .....	150 00	200 00
Totals .....	\$2,058 82	\$2,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$74,641 23	\$192,085 00
Colusa .....	10,595 00	21,157 00
Tehama .....	1,653 00	3,680 00
San Francisco .....	15,000 00	18,000 00
Totals .....	\$101,889 23	\$234,922 00

## BANK OF CHICO—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare bonds .....	\$25,000 00	\$26,418 75	\$27,500 00
Odd Fellows' building (Chico) .....	1,200 00	1,175 00	1,200 00
Totals .....	\$26,200 00	\$27,593 75	\$28,700 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Chico Water Company stock .....	\$1,600 00	\$1,250 00	\$1,600 00
Butte County warrants .....	2,087 01	1,848 01	2,087 01
Tulare County coupons .....	2,500 00	2,400 00	2,500 00
Totals .....	\$6,187 01	\$5,498 01	\$6,187 01

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, etc.) .....	\$17,074 33	\$21,454 59

## CITIZENS' BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

(Office hours: 10 A. M. to 4 P. M.)

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$30,000 00
Real estate taken for debt .....	2,900 00	Reserve fund and profit and loss .....	15,235 18
United States bonds .....	2,440 00	Due depositors .....	107,676 93
Miscellaneous bonds and stocks .....	25,200 00	Due banks and bankers .....	5,558 05
County warrants .....	3,500 74	Other liabilities .....	392 18
Loans on real estate .....	38,410 80		
Loans on stocks, bonds, and warrants .....	1,287 68		
Loans on other securities (grain, etc.) .....	5,859 92		
Loans on personal security (including overdrafts) .....	40,173 15		
Money on hand .....	17,657 76		
Due from banks and bankers .....	9,791 44		
Furniture and fixtures .....	2,500 00		
Other assets .....	3,840 85		
Total assets .....	\$158,862 34	Total liabilities .....	\$158,862 34

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

John T. Morgan .....	903 $\frac{66}{100}$ shares.	Niles Searls .....	3 $\frac{27}{100}$ shares.
E. M. Preston .....	549 $\frac{24}{100}$ shares.	R. M. Hunt .....	1 $\frac{3}{100}$ shares.
L. Houseman .....	21 $\frac{57}{100}$ shares.	George M. Hughes .....	1 $\frac{52}{100}$ shares.
George A. Cooper .....	4 $\frac{23}{100}$ shares.		
Total number of shares held by the Directors is .....		1,484 $\frac{61}{100}$ shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada .....	\$2,900 00	\$2,900 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$36,407 80	\$60,000 00
Fresno .....	2,003 00	4,000 00
Totals .....	\$38,410 80	\$64,000 00

## CITIZENS' BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County 7 per cent bonds .....	\$25,200 00	\$25,200 00	\$25,500 00
United States 4 per cent coupon bonds .....	2,020 00	2,440 00	2,440 00
Nevada County warrants .....	3,800 74	3,800 74	3,800 74
Totals .....	\$31,020 74	\$31,440 74	\$31,740 74

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares People's ice stock .....	\$10,000 00	\$732 68	\$1,500 00
United States 4 per cent bonds .....	800 00	400 00	960 00
County warrants .....	155 00	155 00	155 00
Totals .....	\$10,955 00	\$1,287 68	\$2,615 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold bullion .....	\$1,960 99	\$3,000 00
Gold-bearing sulphurets .....	3,268 93	4,000 00
Paid up life insurance policy .....	600 00	1,200 00
Surveyors' transit .....	30 00	30 00
Totals .....	\$5,859 92	\$8,230 00

# CLOVERDALE BANKING AND COMMERCIAL COMPANY— CLOVERDALE.

[Incorporated February 25, 1884.]

(Office hours, 10 A. M. to 3 P. M.)

I. E. SHAW, President..

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$8,500 00	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	11,458 94	Profit and loss and contin- gent fund.....	3,535 03
Loans on stocks, bonds, and warrants .....	1,000 00	Due depositors .....	40,981 29
Loans on other securities (grain, etc.).....	1,797 49	Due banks and bankers.....	586 13
Loans on personal security (including overdrafts).....	56,095 81		
Money on hand .....	8,994 50		
Checks and other cash items.....	40 20		
Due from banks and bankers .....	1,767 77		
Furniture and fixtures.....	1,309 35		
Interest accrued.....	2,601 30		
Expenses and taxes.....	1,537 09		
Total resources.....	\$95,102 45	Total liabilities.....	\$95,102 45

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Chalfant.....	100 shares.	G. W. Frost.....	100 shares.
H. D. Starr.....	10 shares.	I. E. Shaw.....	100 shares.
G. W. Prescott.....	100 shares.		

Total number of shares held by the Directors is..... 410 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$4,000 00	\$14,000 00
Sonoma .....	7,458 94	18,500 00
Totals .....	\$11,458 94	\$32,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$9,000 00	\$1,000 00	\$9,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wool .....	\$600 00	\$800 00
Hops .....	1,197 49	2,000 00
Totals .....	\$1,797 49	\$2,800 00



## COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

(Office hours : 10 A. M. to 4 P. M.)

GEO. HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$21,000 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt.....	16,439 49	Due depositors .....	592,001 37
County warrants .....	7,887 15	Due banks and bankers.....	317 55
Loans on real estate .....	457,908 36	Other liabilities.....	1,367 65
Loans on other securities (grain, etc.).....	244,080 58	Profit and loss and contin- gent fund .....	110,721 25
Loans on personal security (including overdrafts).....	246,770 10		
Money on hand .....	76,293 75		
Checks and other cash items.....	3,383 12		
Due from banks and bankers.....	98,214 40		
Furniture and fixtures .....	2,688 95		
Interest accrued.....	29,741 92		
Total resources.....	\$1,204,407 82	Total liabilities.....	\$1,204,407 82

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad.....	253 shares.	W. P. Harrington .....	380 shares.
George Hagar.....	653 shares.	Edgar Mills .....	743 shares.
John Boggs.....	63 shares.		

Total number of shares held by the Directors is..... 2,092 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$15,353 09	\$22,360 00
Tehama .....	1,086 40	960 00
Totals.....	\$16,439 49	\$23,320 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$157,908 36	\$700,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, merchandise, etc.....	\$244,080 58	\$318,543 00

## COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

(Office hours: 9 A. M. to 3 P. M.)

DANIEL HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$50,000 00
United States bonds .....	8,347 50	Reserve fund and profit and loss .....	8,064 78
Miscellaneous bonds and stocks .....	3,125 00	Due depositors .....	100,185 17
County warrants .....	1,208 65		
Loans on real estate .....	40,700 00		
Loans on personal security (including overdrafts) .....	60,254 30		
Money on hand .....	15,549 85		
Checks and other cash items .....	2,951 39		
Due from banks and bankers .....	7,763 94		
Furniture and fixtures .....	2,280 92		
Other assets .....	1,068 40		
Total resources .....	\$158,249 95	Total liabilities .....	\$158,249 95

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Daniel Halladay .....	150 shares.	Hiram Mabury .....	200 shares.
Noah Palmer .....	150 shares.	E. F. Spence .....	200 shares.
Nelson Vanderlip .....	150 shares.	W. S. Bartlett .....	50 shares.
J. W. Gardner .....	50 shares.		

Total number of shares held by the Directors is ..... 950 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$40,700 00	\$100,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$7,000 00	\$8,347 50	\$8,347 50
Los Angeles County school bonds .....	3,000 00	3,125 00	3,125 00
Los Angeles County school and road warrants .....	1,208 65	1,208 65	1,208 65
Totals .....	\$11,208 65	\$12,681 15	\$12,681 15

## COMMERCIAL AND SAVINGS BANK OF SAN JOSE.

[Incorporated May 8, 1874.]

(Office hours: 10 A. M. to 3 P. M.)

C. T. RYLAND, President.

THOS. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$75,759 32	Capital paid in coin.....	\$300,000 00
United States bonds.....	39,375 00	Reserve fund and profit and loss.....	167,553 07
Miscellaneous bonds and stocks.....	11,535 25	Due depositors.....	528,022 93
County warrants.....	54,232 47	Due banks and bankers.....	7,344 62
Loans on real estate.....	391,537 61		
Loans on stocks, bonds, and warrants.....	28,900 00		
Loans on other securities (grain, etc.).....	30,617 41		
Loans on personal security (including overdrafts).....	238,901 89		
Money on hand.....	70,009 43		
Due from banks and bankers.....	49,040 20		
Furniture and fixtures.....	2,000 00		
Interest accrued.....	10,412 04		
Total resources.....	\$1,002,920 62	Total liabilities.....	\$1,002,920 62

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. T. Ryland.....	1,105 shares.	E. Williams.....	500 shares.
B. D. Murphy.....	242 shares.	J. Rich.....	445 shares.
G. W. Rutherford.....	400 shares.	M. Malarin.....	50 shares.
H. B. Alvord.....	100 shares.	J. Malarin.....	25 shares.
L. Lion.....	319 shares.		
Total number of shares held by the Directors is.....			3,186 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$27,371 82	\$34,871 82
Fresno.....	28,387 50	37,000 00
San Benito.....	20,000 00	20,000 00
Totals.....	\$75,759 32	\$91,871 82

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$319,224 87	\$400,000 00
Monterey.....	44,500 00	65,000 00
Santa Cruz.....	8,200 00	12,000 00
Merced.....	1,800 00	3,600 00
San Luis Obispo.....	3,000 00	5,000 00
State of Nevada.....	14,812 74	20,000 00
Totals.....	\$391,537 61	\$505,600 00

## COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ--Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent registered bonds ..	\$25,000 00	\$29,375 00	\$30,000 00
Gilroy City bonds .....	7,000 00	7,000 00	7,000 00
Los Angeles City bonds .....	3,000 00	3,000 00	3,150 00
Santa Clara County warrants .....	54,232 47	54,232 47	54,232 47
Eureka Warehouse stock .....		2,060 25	4,000 00
San Luis Water Company .....	15,000 00	9,475 00	12,000 00
Totals .....	\$104,232 47	\$165,142 72	\$110,382 47

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Gatos Manufacturing Company .....	\$5,000 00	\$2,000 00	\$3,500 00
San José Gas Company .....	15,000 00	1,100 00	6,750 00
San José Woolen Mills .....	5,000 00	1,500 00	4,000 00
San Mateo County warrants .....	3,000 00	2,600 00	3,000 00
United States four per cent bond .....	100 00	100 00	120 00
San José Water Company .....	10,000 00	2,400 00	9,000 00
First National Bank, San José .....	18,800 00	14,500 00	22,560 00
Salinas City and commercial and savings banks, etc. ....	17,000 00	4,700 00	14,500 00
Totals .....	\$73,900 00	\$28,900 00	\$63,430 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$30,617 41	\$37,757 61

## BANK OF DIXON.

[Incorporated October 30, 1873.]

(Office hours: 9 A. M. to 4 P. M.)

J. M. DUDLEY, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,000 00	Capital paid in coin .....	\$223,100 00
Real estate taken for debt .....	21,418 03	Reserve fund .....	31,000 00
County warrants .....	39 91	Due depositors .....	67,991 22
Loans on real estate .....	198,988 34	Due banks and bankers .....	76,169 20
Loans on personal security (including overdrafts) .....	164,157 27	Other liabilities .....	11,155 00
Money on hand .....	10,779 45		
Furniture and fixtures .....	1,000 00		
Interest accrued .....	6,032 42		
Total resources .....	\$409,415 42	Total liabilities .....	\$409,415 42

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. M. Dudley .....	50 shares.	Henry Peterson .....	100 shares.
J. S. Mayes .....	100 shares.	James Bithell .....	230 shares.
J. S. Garnett .....	100 shares.	S. G. Little .....	110 shares.
J. C. Merryfield .....	100 shares.		

Total number of shares held by the Directors is ..... 790 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$21,418 03	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$97,908 34	\$250,000 00
Colusa .....	101,080 00	150,000 00
Totals .....	\$198,988 34	\$400,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County school warrants .....	\$39 91	\$39 91	\$39 91



## FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

(Office hours, 8 A. M. to 4 P. M.)

T. S. EWING, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,463 30	Capital paid in coin .....	\$38,375 00
Loans on real estate .....	5,600 00	Contingent fund and profit and loss .....	7,838 98
Loans on stocks, bonds, and warrants .....	200 00	Due depositors .....	62,910 58
Loans on other securities (grain, etc.) .....	7,800 00	Due banks and bankers .....	38,823 38
Loans on personal security (including overdrafts) .....	117,368 11		
Money on hand .....	7,885 90		
Furniture and fixtures .....	733 70		
Expenses and taxes .....	1,896 93		
Total resources .....	\$147,947 94	Total liabilities .....	\$147,947 94

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is \$1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing .....	320 shares.	H. Roddan .....	80 shares.
Daniel Fraser .....	25 shares.	J. M. C. Jasper .....	40 shares.
S. D. Wood .....	60 shares.		

Total number of shares held by the Directors is .....

525 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$900 00	\$1,500 00
Placer .....	700 00	3,000 00
Sutter .....	4,000 00	20,000 00
Totals .....	\$5,600 00	\$24,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company .....	\$300 00	\$200 00	\$300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (barley and wheat) .....	\$7,800 00	\$10,700 00

## FARMERS' EXCHANGE BANK—SAN BERNARDINO.

[Incorporated May 16, 1881.]

H. L. DREW, President.

(Office hours: 10 A. M. to 4 P. M.)

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,167 57	Capital paid in coin .....	\$50,000 00
County warrants .....	7,152 78	Reserve fund and profit and	
Loans on real estate .....	43,435 28	loss .....	20,916 63
Loans on stocks, bonds, and		Due depositors .....	172,631 15
warrants .....	2,000 00		
Loans on personal security			
(including overdrafts) .....	114,149 37		
Money on hand .....	24,596 66		
Due from banks and bankers .....	41,631 51		
Furniture and fixtures .....	1,520 79		
Interest accrued .....	4,410 24		
Other assets .....	483 58		
Total resources .....	\$243,547 78	Total liabilities .....	\$243,547 78

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Richard Gird .....	137 shares.	C. Kurtz .....	34½ shares.
H. L. Drew .....	146 shares.	J. H. Stewart .....	34½ shares.
B. Waters .....	25 shares.	M. Byrne .....	30 shares.
John Anderson .....	34½ shares.		
Total number of shares held by the Directors is .....			440½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$6,500 00	\$20,000 00
San Bernardino .....	37,435 28	80,000 00
Totals .....	\$43,935 28	\$100,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Bernardino County warrants .....	\$7,152 78	\$7,152 78	\$7,152 78

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bear Valley Land and Water Co., 80 shares. ....	\$8,000 00	\$2,000 00	\$4,000 00

## FARMERS' SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

H. C. BOGGS, President.

(Office hours: 9 A. M. to 4 P. M.)

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$65,020 00
County warrants .....	2,054 10	Contingent fund and profit	
Loans on real estate .....	81,686 16	and loss .....	22,254 48
Loans on other securities		Due depositors .....	122,126 57
(grain, etc.) .....	1,000 00		
Loans on personal security			
(including overdrafts) .....	39,338 03		
Money on hand .....	54,028 40		
Due from banks and bankers .....	2,258 27		
Furniture and fixtures .....	1,887 25		
Interest accrued .....	12,148 84		
Total resources .....	\$209,401 05	Total liabilities .....	\$209,401 05

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02, average.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs .....	497 shares.	J. F. Burger .....	1 share.
E. G. Young .....	213 shares.	D. V. Thompson .....	5 shares.
H. D. Snow .....	113 shares.	J. W. Mackall .....	5 shares.
George Tucker .....	12 shares.		

Total number of shares held by the Directors is ..... 846 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$81,686 16	\$165,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warrants, Lake County .....	\$2,054 10	\$2,054 10	\$2,054 10

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage (printing press, etc.) .....	\$1,000 00	\$2,000 00

## FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

(Office hours: 10 A. M. to 3 P. M.)

ISAIAS W. HELLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Former bank premises, and real estate taken for debt	\$38,317 26	Capital paid in coin	\$200,000 00
United States bonds	329,771 99	Reserve fund and profit and loss	392,781 85
Miscellaneous bonds	54,594 18	Due depositors	1,458,004 06
County warrants	22,665 31	Other liabilities	2,145 00
Loans on real estate	234,300 00		
Loans on stocks, bonds, and warrants	95,550 00		
Loans on other securities (grain, etc.)	19,270 00		
Loans on personal security (including overdrafts)	705,951 11		
Money on hand	482,088 88		
Due from banks and bankers	63,949 79		
Furniture and fixtures	6,472 39		
Total resources	\$2,052,930 91	Total liabilities	\$2,052,930 91

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman	86 shares.	L. C. Goodwin	9 shares.
O. W. Childs	30 shares.	C. E. Thom	4 shares.
P. Garnier	13 shares.	J. Mascarel	4 shares.
J. B. Lankersheim	11 shares.	J. S. Griffin	4 shares.
C. Ducommun	10 shares.		

Total number of shares held by the Directors is 171 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$38,317 26	\$45,000 00

## \* LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$234,300 00	\$400,000 00

## FARMERS' AND MERCHANTS' BANK OF LOS ANGELES—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$278,150 00	\$322,989 49	\$336,500 00
United States 4½ per cent bonds .....	6,000 00	6,782 50	7,000 00
Los Angeles County bonds .....	46,200 00	48,013 08	49,000 00
Santa Clara County bonds .....	4,000 00	4,061 10	4,100 00
Los Angeles City Water and Southern Pacific R. R. bonds .....	2,500 00	2,520 00	2,520 00
Los Angeles County and State warrants .....		22,665 31	22,665 31
Totals .....	\$336,850 00	\$407,031 48	\$421,785 31

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares stock San Gabriel Wine Company ..	\$20,000 00	\$5,000 00	\$20,000 00
100 shares stock Commercial Bank, Santa Ana.	5,000 00	2,500 00	5,000 00
330 shares stock Los Angeles City Water Com- pany .....	33,000 00	41,000 00	58,000 00
502¾ shares stock Main Street R. R. (Los Angeles City) .....	25,100 00		
20 shares stock Los Angeles Paper Company ..	2,000 00	1,050 00	2,000 00
7 shares stock Pasadena Land and Water Com- pany .....	3,500 00	4,000 00	7,200 00
279 shares stock San Antonio Irrigating Com- pany .....	2,700 00		
200 shares stock W. H. Perry Lumber and Milling Company .....	20,000 00	6,500 00	20,000 00
375 shares stock Kerchoff-Cuzner Lumber and Milling Company .....	37,500 00	15,000 00	37,500 00
Los Angeles County school bonds .....	6,000 00	6,000 00	6,000 00
Maricopa County, Arizona T., bonds, 10 per cent.	15,000 00	8,500 00	15,000 00
Atchison City, Kansas, bonds, 4 per cent .....	12,250 00	6,000 00	10,000 00
Totals .....	\$182,050 00	\$95,550 00	\$180,700 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Warehouse receipts (wheat, barley, etc.) .....	\$19,270 00



## FARMERS' AND MECHANICS' BANK—HEALDSBURG.

[Incorporated September 1, 1877.]

(Office hours: 10 A. M. to 3 P. M.)

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$84,460 00
Real estate taken for debt .....	17,086 13	Profit and loss and contin-	
County warrants .....	4,123 41	gent fund .....	14,682 30
Loans on real estate .....	85,400 00	Due depositors .....	88,996 61
Loans on personal security		Due banks and bankers .....	37,359 40
(including overdrafts) .....	103,733 00		
Money on hand .....	6,013 45		
Due from banks and bankers .....	142 32		
Total resources .....	\$225,498 31	Total liabilities .....	\$225,498 31

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,300; the total amount actually paid in coin by stockholders for capital stock is \$84,460. The total number of shares of stock issued is 1,363; the amount paid up on each share of stock is \$61 95, average.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes .....	128 shares.	G. T. Miller .....	25 shares.
A. B. Malley .....	100 shares.	R. Powell .....	50 shares.
L. A. Norton .....	165 shares.	E. Hamilton .....	100 shares.
R. H. Warfield .....	62 shares.		

Total number of shares held by the Directors is .....

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$17,086 13	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$85,400 00	\$210,000 00



## FRESNO COUNTY BANK—FRESNO.

[Incorporated October 26, 1881.]

(Office hours: 11 A. M. to 4 P. M.)

J. H. BRALY, President.

L. A. BLASINGAME, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,109 04	Capital paid in coin .....	\$75,000 00
County warrants .....	9,221 29	Profit and loss and contin-	
Loans on real estate .....	58,135 00	gent fund .....	1,099 02
Loans on stocks, bonds, and		Due depositors .....	126,746 33
warrants .....	2,646 40	Due banks and bankers .....	30,116 46
Loans on other securities		Other liabilities .....	10,765 56
(grain, etc.) .....	3,600 00		
Loans on personal security			
(including overdrafts) .....	117,101 58		
Money on hand .....	33,023 40		
Checks and other cash items .....	519 38		
Due from banks and bankers .....	8,146 94		
Furniture and fixtures .....	1,250 00		
Expenses and taxes .....	3,974 34		
Total resources .....	\$243,727 37	Total liabilities .....	\$243,727 37

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$75,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. B. Campbell .....	10 shares.	Hiram Mabury .....	200 shares.
William Faymonville .....	10 shares.	A. H. Statham .....	100 shares.
J. A. Blasingame .....	135 shares.	J. H. Braly .....	170 shares.
W. H. Chance .....	25 shares.		

Total number of shares held by the Directors is..... 650 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$58,135 00	\$138,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Fresno County warrants .....	\$9,221 29	\$9,221 29

## FRESNO COUNTY BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
4 shares Kings River and Fresno Canal stock.	\$320 00	\$230 00	\$320 00
$\frac{2}{3}$ share Coulterville and Kingsbury Canal stock	600 00	200 00	600 00
6 shares Fowler Switch Canal stock	1,500 00	700 00	1,500 00
Fresno County warrants	1,540 00	1,516 40	1,540 00
Totals	\$3,960 00	\$2,646 40	\$3,960 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wine, beans, and wheat)	\$3,600 00	\$5,390 00

## FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

(Office hours: 9 A. M. to 4 P. M.)

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,850 00	Capital paid in coin .....	\$60,000 00
County warrants .....	2,882 97	Reserve fund .....	3,468 04
Loans on real estate .....	42,663 54	Due depositors .....	108,355 64
Loans on stocks, bonds, and warrants .....	1,401 20	Other liabilities .....	16,988 90
Loans on other securities (grain, etc.) .....	3,041 39		
Loans on personal security (including overdrafts) .....	90,659 91		
Money on hand .....	16,331 90		
Checks and other cash items .....	5,162 00		
Due from banks and bankers .....	11,640 05		
Furniture and fixtures .....	1,853 45		
Expenses and taxes .....	5,133 17		
Other assets .....	193 00		
Total resources .....	\$188,812 58	Total liabilities .....	\$188,812 58

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Kutner .....	245 shares.	W. L. Graves .....	110 shares.
S. Goldstein .....	225 shares.	Lewis Leach .....	30 shares.
W. W. Phillips .....	150 shares.		

Total number of shares held by the Directors is .....

760 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$42,663 54	\$90,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
$\frac{1}{2}$ share Kingsbury and Centerville Ditch Company stock .....	\$500 00	\$250 00	\$500 00
5 shares Fresno County Bank stock .....	300 00	250 00	300 00
9 shares Fresno Fair Ground stock .....	225 00	200 00	225 00
30 shares Fresno Gaslight Company stock .....	600 00	375 00	650 00
10 shares Fresno Gaslight Company stock .....	200 00	125 00	230 00
40 shares Fresno Fair Ground stock .....	1,000 00	51 20	1,000 00
10 shares Fresno Fair Ground stock .....	250 00	150 00	250 00
Totals .....	\$3,075 00	\$1,401 20	\$3,155 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, beans, etc. ....	\$3,041 39	\$3,600 00

## BANK OF GILROY.

[Incorporated June 5, 1871.]

(Office hours: 10 A. M. to 4 P. M.)

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,124 36	Capital paid in coin	\$68,000 00
County warrants	3,102 21	Profit and loss and contin-	
Loans on real estate	70,299 69	gent fund	11,504 27
Loans on other securities		Due depositors	108,130 22
(grain, etc.)	3,341 12	Due banks and bankers	1,191 39
Loans on personal security		Other liabilities	3,400 00
(including overdrafts)	71,798 67		
Money on hand	19,911 35		
Due from banks and bankers	13,600 98		
Furniture and fixtures	1,265 56		
Interest accrued	5,781 94		
Total resources	\$192,225 88	Total liabilities	\$192,225 88

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. A. Whitehurst	122 shares.	David Wood	100 shares.
W. N. Steuben	100 shares.	M. Lennon	40 shares.
J. H. Ellis	200 shares.		

Total number of shares held by the Directors is 562 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$2,824 36	\$2,824 36
San Francisco	300 00	300 00
Totals	\$3,124 36	\$3,124 36

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$31,888 04	\$65,500 00
Tulare	37,000 00	65,000 00
San Benito	1,411 65	4,500 00
Totals	\$70,299 69	\$135,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$3,102 21	\$3,102 21	\$3,102 21

## BANK OF GILROY—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain) .....	\$3,341 12	\$4,500 00

## GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

(Office hours: 10 A. M. to 3 P. M.)

A. D. LOGAN, President.

A. MONTPELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$127,870 00	Capital paid in coin .....	\$646,400 00
Real estate taken for debt .....	102,733 04	Reserve fund .....	16,421 75
Loans on real estate .....	92,578 45	Due depositors .....	346,308 30
Loans on stocks, bonds, and warrants .....	11,446 00	Due banks and bankers .....	6,799 18
Loans on other securities (grain, etc.) .....	1,580,681 97	Other liabilities, bills payable, etc. ....	1,104,835 16
Loans on personal security (including overdrafts) .....	77,068 60		
Money on hand .....	115,236 26		
Due from banks and bankers .....	6,650 07		
Furniture and fixtures .....	2,500 00		
Other assets .....	4,000 00		
Total resources .....	\$2,120,764 39	Total liabilities .....	\$2,120,764 39

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$646,400. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60, and 1,160 shares paid in full.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan .....	2,256 shares.	T. E. Tynan .....	26 shares.
H. J. Lewelling .....	63 shares.	Thomas McConnell .....	119 shares.
Uriah Wood .....	266 shares.	H. M. La Rue .....	37 shares.
S. Ewer .....	100 shares.	J. C. Steele .....	70 shares.
J. C. Merryfield .....	47 shares.	J. H. Gardiner .....	53 shares.
C. I. Cressey .....	45 shares.		
Total number of shares held by the Directors is .....			3,082 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$97,000 00	\$110,000 00
Alameda .....	5,733 04	10,000 00
Totals .....	\$102,733 04	\$120,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$10,000 00	\$20,000 00
Contra Costa .....	20,000 00	45,000 00
Colusa .....	21,500 00	30,000 00
Fresno .....	1,000 00	4,000 00
Monterey .....	9,000 00	17,000 00
Napa .....	3,865 41	10,000 00
San Joaquin .....	2,400 00	8,000 00
Solano .....	1,000 00	4,000 00
Stanislaus .....	19,813 04	40,000 00
Tulare .....	4,000 00	9,000 00
Totals .....	\$92,578 45	\$187,000 00



## GRANGERS' BANK OF CALIFORNIA—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and other corporate stocks -----	\$25,000 00	\$11,446 00	\$25,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, and other grain) -----	\$1,563,000 00	\$2,300,000 00
General merchandise (wool, grain sacks, etc.) -----	17,681 97	35,000 00
Totals -----	\$1,580,681 97	\$2,335,000 00

## BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

(Office hours: 10 A. M. to 3 P. M.)

H. M. WILLSON, President.

JOHN D. HASSETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$21,108 32	Capital paid in coin .....	\$85,600 00
Miscellaneous bonds and stocks .....	94 40	Profit and loss and contingent fund .....	26,653 94
Loans on real estate .....	137,604 92	Due depositors .....	126,118 68
Loans on stocks, bonds, and warrants .....	1,412 40	Due banks and bankers .....	47,478 55
Loans on other securities (grain, etc.) .....	3,100 00	Other liabilities .....	52 50
Loans on personal security (including overdrafts) .....	83,351 79		
Money on hand .....	24,679 45		
Checks and other cash items .....	1,619 79		
Furniture and fixtures .....	3,000 00		
Interest accrued .....	7,709 38		
Other assets .....	2,223 22		
Total resources .....	\$285,903 67	Total liabilities .....	\$285,903 67

## DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson .....	46 shares.	Samuel Cohn .....	25 shares.
J. D. Hassett .....	87 shares.	A. H. Seites .....	5 shares.
J. R. Grant .....	132 shares.		
Total number of shares held by the Directors is .....		295 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$15,241 44	\$16,000 00
Sonoma .....	5,866 88	7,300 00
Totals .....	\$21,108 32	\$23,300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$137,604 92	\$379,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
236 shares Mount Jackson Quicksilver Mining Company .....	\$94 40	\$94 40

## BANK OF HEALDSBURG—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
School warrants (discounted)-----	\$1,412 40	\$1,412 40

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine, hay, dried fruit, wheat, etc.-----	\$3,100 00	\$5,400 00

## BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

(Office hours : 10 A. M. to 4 P. M.)

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$8,000 00	Capital paid in coin .....	\$227,000 00
Real estate taken for debt .....	4,000 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund .....	49,457 30
stocks .....	300 00	Due depositors .....	241,411 35
County warrants and school		Due banks and bankers .....	23,724 57
orders .....	3,323 66		
Loans on real estate .....	192,638 17		
Loans on stocks, bonds, and			
warrants .....	3,497 00		
Loans on other securities			
(grain, etc.) .....	95,951 32		
Loans on personal security			
(including overdrafts) .....	208,858 66		
Money on hand .....	22,857 59		
Due from banks and bankers .....	166 82		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$541,593 22	Total liabilities .....	\$541,593 22

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$227,000; the total amount actually paid in coin by stockholders for capital stock is \$227,000. The total number of shares of stock issued is 2,270; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins .....	310 shares.	N. C. Briggs .....	160 shares.
Uriah Wood .....	285 shares.	Thomas Flint .....	25 shares.
L. A. Whitehurst .....	250 shares.		

Total number of shares held by the Directors is .....1,030 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito .....	\$4,000 00	\$4,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito .....	\$192,638 17	\$256,850 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
3 shares Hollister College stock .....	\$300 00	\$300 00	\$180 00

## BANK OF HOLLISTER—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School orders, San Benito County .....	\$2,000 00	\$1,777 00	\$2,000 00
Certificates of deposit of Bank of Hollister ---	2,500 00	1,720 00	2,500 00
Totals .....	\$4,500 00	\$3,497 00	\$4,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat and barley).....	\$95,951 32	\$119,940 00

## HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

(Office hours: 9 A. M. to 3 P. M.)

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$11,605 99	Capital paid in coin.....	\$60,000 00
County warrants.....	2,159 13	Profit and loss and contin-	
Loans on real estate.....	114,318 48	gent fund.....	24,803 99
Loans on stocks, bonds, and		Due depositors.....	186,663 92
warrants.....	14,200 00	Other liabilities.....	4,393 50
Loans on personal security			
(including overdrafts).....	76,852 16		
Money on hand.....	28,409 72		
Checks and other cash items.....	9,500 27		
Due from banks and bankers.....	7,331 99		
Furniture and fixtures.....	1,500 00		
Interest accrued.....	9,250 00		
Other assets.....	733 67		
Total resources.....	\$275,861 41	Total liabilities.....	\$275,861 41

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson.....	100 shares.	J. Russ.....	120 shares.
H. H. Buhne.....	143 shares.	I. Cullberg.....	20 shares.
Thos. Walsh.....	200 shares.	Edward Everding.....	20 shares.
D. R. Jones.....	50 shares.	W. M. Hunttoon.....	218 shares.
J. Bell.....	170 shares.		

Total number of shares held by the Directors is..... 1,041 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$11,605 99	\$13,800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$114,318 48	\$114,318 48

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants and school orders.....	\$2,159 13	\$2,159 13	\$2,159 13



## HUMBOLDT COUNTY BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
250 shares Friend & Terry Lumber Company -----	\$25,000 00	\$10,000 00
22 shares Centennial Hall stock -----	220 00	200 00
81 shares Eureka and Trinidad Railroad Company -----	8,100 00	4,000 00
Totals -----	\$33,320 00	\$14,200 00

## KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

(Office hours : 9:30 A. M. to 4 P. M.)

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,771 17	Capital paid in coin .....	\$53,000 00
Real estate taken for debt .....	17,898 86	Reserve fund and profit and	
County warrants .....	11,162 28	loss .....	22,824 98
Loans on real estate .....	40,312 50	Due depositors .....	134,752 76
Loans on personal security		Due banks and bankers .....	1,317 01
(including overdrafts) .....	112,834 09	Other liabilities .....	870 00
Money on hand .....	21,216 16		
Due from banks and bankers .....	394 71		
Furniture and fixtures .....	2,500 00		
Interest accrued .....	2,898 77		
Other assets .....	776 21		
Total resources .....	\$212,764 75	Total liabilities .....	\$212,764 75

## DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

Sol. Jewett .....	65 shares.	A. Weill .....	3 shares.
F. Ropes .....	10 shares.	H. Hirshfeld .....	2 shares.
H. A. Blodget .....	57 shares.		
Total number of shares held by the Directors is .....			137 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern .....	\$17,898 86	\$22,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$40,312 50	\$60,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Kern County warrants .....	\$11,162 28	\$11,162 28

## BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

(Office hours: 9 A. M. to 4 P. M.)

A. F. TATE, President.

M. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$43,740 00
County warrants .....	9 00	Reserve fund and profit and loss .....	8,219 23
Loans on real estate .....	21,785 87	Due depositors .....	541 87
Loans on personal security (including overdrafts) .....	8,998 34	Other liabilities .....	923 52
Money on hand .....	340 31		
Furniture and fixtures .....	2,000 00		
Interest accrued .....	4,663 50		
Other assets .....	6,627 60		
Total resources .....	\$53,424 62	Total liabilities .....	\$53,424 62

## DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is  $437\frac{2}{100}$ ; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings .....	$423\frac{9}{100}$ shares.	A. F. Tate .....	1 share.
R. K. Nichols .....	$3\frac{30}{100}$ shares.	M. Arnold .....	1 share.
A. Levy .....	1 share.		
Total number of shares held by the Directors is .....		$430\frac{2}{100}$ shares.	

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$21,785 87	\$21,785 87

## BANK OF LA PORTE.

[Incorporated October, 1871.]

(Office hours: 8 A. M. to 6 P. M.)

JOHN R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$12,500 00
Real estate taken for debt .....	1,660 64	Reserve fund .....	12,500 00
Loans on real estate .....	1,434 38	Due depositors .....	19,193 11
Loans on stocks, bonds, and warrants .....	4,447 20	Other liabilities .....	4,347 91
Loans on other securities .....	14,905 40		
Loans on personal security (including overdrafts) .....	8,757 22		
Money on hand .....	6,776 27		
Due from banks and bankers .....	6,559 91		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$48,541 02	Total liabilities .....	\$48,541 02

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Brabban .....	374 shares.	M. J. Brabban .....	1 share.
E. Brabban .....	120 shares.	J. R. Smailes .....	5 shares.

Total number of shares held by the Directors is ..... 500 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra .....	\$1,660 64	\$5,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Plumas .....	\$1,434 38	\$5,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stock .....	\$310,000 00	\$4,447 20	\$10,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust and collateral notes .....	\$14,905 40	\$26,000 00

## LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

(Office hours: 10 A. M. to 3 P. M.)

JOHN E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$17,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	250,303 76	Reserve fund and profit and loss .....	122,076 07
Loans on personal security (including overdrafts) .....	195,812 92	Due depositors .....	317,142 24
Money on hand .....	69,481 60	Due banks and bankers .....	14,035 46
Due from banks and bankers .....	18,540 86	Other liabilities .....	562 65
Furniture and fixtures .....	1,900 00		
Expenses and taxes .....	226 24		
Other assets .....	551 04		
Total resources .....	\$553,816 42	Total liabilities .....	\$553,816 42

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Baker .....	10 shares.	G. W. Prescott .....	84 $\frac{2}{3}$ shares.
J. Bixby .....	52 $\frac{3}{4}$ shares.	J. S. Slauson .....	10 shares.
J. E. Plater .....	50 shares.	R. M. Widney .....	1 $\frac{3}{4}$ shares.
J. A. Paxton .....	300 shares.		
Total number of shares held by the Directors is .....		509 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$15,000 00	\$18,000 00
San Bernardino .....	2,000 00	4,000 00
Totals .....	\$17,000 00	\$22,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$132,303 76	\$330,500 00
San Bernardino .....	118,000 00	250,000 00
Totals .....	\$250,303 76	\$580,500 00

## BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

(Office hours: 9 A. M. to 4 P. M.)

SAMUEL TEMPLETON, President.

W. W. KIRKLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$74 00	Capital paid in coin.....	\$14,000 00
Loans on real estate.....	10,521 00	Reserve fund and profit and loss.....	425 94
Loans on personal security (including overdrafts).....	21,640 47	Due depositors.....	23,017 63
Money on hand.....	2,250 50	Due banks and bankers.....	1,099 06
Due from banks and bankers.....	2,598 57	Other liabilities.....	2,637 20
Furniture and fixtures.....	2,000 00		
Expenses and taxes.....	2,095 29		
Total resources.....	\$41,179 83	Total liabilities.....	\$41,179 83

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$28,000; the total amount actually paid in coin by stockholders for capital stock is \$14,000. The total number of shares of stock issued is 560; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel Templeton.....	100 shares.	John Stanfield.....	110 shares.
A. G. Huggins.....	90 shares.	W. W. Kirkland.....	80 shares.
Robert Walker.....	40 shares.		

Total number of shares held by the Directors is.....420 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$6,521 00	\$25,000 00
Santa Cruz.....	3,000 00	10,000 00
King County, Washington Territory.....	1,000 00	3,000 00
Totals.....	\$10,521 00	\$38,000 00



## BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

(Office hours: 10 A. M. to 3 P. M.)

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	1,710 36	Reserve fund and profit and loss .....	69,857 85
County warrants .....	5,634 41	Due depositors .....	154,625 12
Loans on real estate .....	93,670 76		
Loans on other securities (grain, etc.) .....	3,580 00		
Loans on personal security (including overdrafts) .....	166,055 67		
Money on hand .....	23,446 25		
Due from banks and bankers .....	9,893 26		
Furniture and fixtures .....	1,500 00		
Interest accrued .....	13,992 26		
Total resources .....	\$324,482 97	Total liabilities .....	\$324,482 97

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish .....	125 shares.	P. Tormey .....	100 shares.
B. Fernandez .....	100 shares.	H. M. Hale .....	100 shares.
Simon Blum .....	108 shares.		

Total number of shares held by the Directors is .....

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Contra Costa .....	\$1,710 36	\$3,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$72,270 76	\$192,400 00
Tulare .....	18,200 00	60,800 00
Fresno .....	3,200 00	750 00
Totals .....	\$93,670 76	\$253,950 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County warrants, and school orders .....	\$5,634 41	\$5,634 41	\$5,634 41

## BANK OF MARTINEZ—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay in warehouse.....	\$2,080 00	\$2,240 00
Wheat in warehouse .....	1,500 00	1,870 00
Totals .....	\$3,580 00	\$4,110 00

## MENDOCINO DISCOUNT BANK

[Incorporated November 15, 1871.]

EUGENE BROWN, President.

WM. HEESER, Secretary and Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants .....	\$93 01	Capital paid in coin .....	\$30,000 00
Loans on real estate .....	20,787 36	Reserve fund and profit and loss .....	5,266 64
Loans on personal security .....	29,082 65	Due depositors .....	41,556 96
Money on hand .....	13,000 00		
Due from banks and bankers .....	4,203 97		
Furniture and fixtures .....	700 00		
Other assets .....	8,956 61		
Total resources .....	\$76,823 60	Total liabilities .....	\$76,823 60

## DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown .....	1 share.	R. Stickney .....	1 share.
C. W. Denslow .....	25 shares.	S. Coombs .....	25 shares.
A. Heeser .....	12 shares.	Wm. Heeser .....	4 shares.

Total number of shares held by the Directors is .....

68 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$20,787 36	\$45,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Mendocino County warrants .....	\$93 26	\$93 01	\$93 26

## MERCED BANK.

[Incorporated April 2, 1875.]

S. C. BATES, President.

(Office hours: 9 A. M. to 3 P. M.)

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$43,275 00
Real estate taken for debt .....	26,648 90	Reserve fund and profit and loss .....	4,819 54
Miscellaneous bonds and stocks .....	1,104 90	Due depositors .....	82,628 84
Loans on real estate .....	23,989 65		
Loans on stocks, bonds, and warrants .....	716 67		
Loans on other securities (grain, etc.) .....	17,558 89		
Loans on personal security (including overdrafts) .....	31,514 68		
Money on hand .....	15,716 02		
Due from banks and bankers .....	1,973 67		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$130,723 38	Total liabilities .....	\$130,723 38

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$57,700; the total amount actually paid in coin by stockholders for capital stock is \$43,275. The total number of shares of stock issued is 577; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Bates .....	145½ shares.	J. R. White .....	24 shares.
John Ruddle .....	40 shares.	Thos. Price .....	12 shares.
A. Simon .....	40 shares.	S. W. Geis .....	14 shares.
C. Landram .....	54 shares.		

Total number of shares held by the Directors is..... 309½ shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$26,019 27	\$30,920 00
Merced .....	629 63	1,600 00
Totals .....	\$26,648 90	\$32,520 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$23,989 65	\$45,100 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
1,000 shares Confidence Gold Mining Company .....	\$2,000 00	\$1,104 90	\$1,200 00

## MERCED BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Merced County warrants .....	\$475 00	\$386 67	\$475 00
14 shares Merced Bank stock .....	1,400 00	330 00	1,030 00
Totals .....	\$1,875 00	\$716 67	\$1,505 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain) .....	\$17,558 89	\$24,800 00

## MONO COUNTY BANK—BODIE.

[Incorporated October 10, 1877.]

(Office hours: 9 A. M. to 3 P. M.)

ROBERT BARTON, President.

H. F. HASTINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,750 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	1,000 00	Reserve fund .....	12,098 81
Loans on real estate .....	709 65	Due depositors .....	21,561 10
Loans on stocks, bonds, and warrants .....	14,124 01	Other liabilities .....	210 25
Loans on personal security (including overdrafts) .....	12,041 79		
Money on hand .....	9,450 67		
Due from banks and bankers .....	8,601 00		
Furniture and fixtures .....	2,375 00		
Other assets .....	1,818 04		
Total resources .....	\$53,870 16	Total liabilities .....	\$53,870 16

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. S. Hopkins .....	115 shares.	E. L. Benedict .....	2 shares.
Robert Barton .....	13 shares.	W. H. Douglas .....	1 share.
H. F. Hastings .....	2 shares.		

Total number of shares held by the Directors is ..... 133 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mono .....	\$1,000 00	\$250 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono .....	\$709 65	\$1,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Mining and other stocks and bonds .....	\$14,124 01	\$35,000 00



## MODESTO BANK.

[Incorporated October 28, 1878.]

(Office Hours: 9 A. M. to 3 P. M.)

A. L. CRESSEY, President.

WM. ENSLEN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,000 00	Capital paid in coin .....	\$175,000 00
Real estate taken for debt .....	1,541 19	Reserve fund and profit and loss .....	92,156 45
County warrants .....	15,770 91	Due depositors .....	107,222 69
Loans on real estate .....	289,230 85	Due banks and bankers .....	113,814 04
Loans on stocks, bonds, and warrants .....	2,046 35		
Loans on other securities (grain, etc.) .....	24,140 00		
Loans on personal security (including overdrafts) .....	132,183 96		
Money on hand .....	20,279 92		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$488,193 18	Total liabilities .....	\$488,193 18

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey .....	484 shares.	Wm. Enslen .....	132 shares.
Robert McHenry .....	327 shares.	J. R. Broughton .....	31 shares.
E. B. Beard .....	157 shares.	J. F. Kerr .....	27 shares.
Isaac Perkins .....	135 shares.		

Total number of shares held by the Directors is.....1,293 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus .....	\$164 43	\$2,500 00
Tulare .....	1,376 76	2,400 00
Totals .....	\$1,541 19	\$4,900 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$16,200 00	\$31,000 00
Fresno .....	7,500 00	18,000 00
Stanislaus .....	265,530 85	500,000 00
Totals .....	\$289,230 85	\$549,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stanislaus County warrants .....	\$15,770 91	\$15,770 91	\$15,770 91

## MODESTO BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Modesto gas works .....	\$10,000 00	\$2,046 35	\$5,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat) .....	\$24,140 00	\$36,210 00

## BANK OF NAPA.

[Incorporated September 14, 1871.]

(Office hours: 9 A. M. to 4 P. M.)

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$16,000 00	Capital paid in coin .....	\$186,300 00
Real estate taken for debt .....	32,104 74	Reserve fund and profit and loss .....	80,628 47
Miscellaneous bonds and stocks .....	14,000 00	Due depositors .....	147,663 17
County warrants .....	3,251 99	Other liabilities .....	3,420 77
Loans on real estate .....	108,641 10		
Loans on stocks, bonds, and warrants .....	63,320 65		
Loans on other securities (grain, etc.) .....	15,607 62		
Loans on personal security (including overdrafts) .....	110,227 64		
Money on hand .....	21,534 81		
Due from banks and bankers .....	24,099 49		
Interest accrued .....	9,224 37		
Total resources .....	\$418,012 41	Total liabilities .....	\$418,012 41

## DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Miller .....	10 shares.	E. W. Robinson .....	10 shares.
S. M. Chapman .....	81 shares.	Charles Robinson .....	30 shares.
Lewis Lewton .....	100 shares.	Seneca Ewer .....	10 shares.
C. A. Derby .....	35 shares.	D. Smith .....	10 shares.
M. Shaw .....	5 shares.	Thomas Earl .....	10 shares.
J. M. Mansfield .....	68 shares.	Wm. Trubody .....	22 shares.
James Preece .....	77 shares.	S. E. Holden .....	12 shares.
Wm. H. Gibbs .....	5 shares.	James Harnett .....	25 shares.
W. L. Maynard .....	10 shares.		

Total number of shares held by the Directors is ..... 520 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa and Fresno .....	\$30,091 19	\$31,800 00
San Francisco .....	2,013 55	2,000 00
Totals .....	\$32,104 74	\$33,800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$108,641 10	\$180,000 00

## BANK OF NAPA—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County railroad bonds, 4½ per cent. ....	\$14,000 00	\$14,000 00	\$14,315 00
School orders and county warrants. ....	3,251 99	3,166 41	3,251 99
Totals .....	\$17,251 99	\$17,166 41	\$17,566 99

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
163 shares capital stock Bank of Napa .....	\$16,300 00	\$8,334 00	\$17,115 00
100 shares capital stock Bank of St. Helena .....	7,000 00	4,000 00	7,000 00
500 shares capital stock Napa Valley Wine Co. ....	50,000 00	48,854 65	50,000 00
28 shares capital stock Napa City Water Co. ....	700 00	425 00	700 00
118 shares capital stock St. Helena Water Co. ....	1,180 00	1,207 00	1,180 00
5 shares capital stock Gloucestershire Banking Company, England .....	2,500 00	500 00	2,500 00
Totals .....	\$77,680 00	\$63,320 65	\$78,495 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policy .....	\$1,889 88	\$5,000 00
Bill of sale of wine in tanks in wine cellars, 10,000 gallons ..	1,100 00	2,500 00
Warehouse receipts for wheat and oats .....	3,327 89	3,750 00
Sundry notes given as collateral security, etc. ....	3,289 85	5,775 00
Machinery Napa Woolen Mills .....	6,000 00	10,000 00
Totals .....	\$15,607 62	\$27,025 00

## NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

(Office hours: 10 A. M. to 3 P. M.)

JAMES C. FLOOD, President.

JAMES S. ANGUS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$400,000 00	Capital paid in coin .....	\$3,000,000 00
Real estate taken for debt .....	42,995 57	Reserve fund and profit and loss .....	3,082,951 16
United States bonds .....	500,000 00	Due depositors .....	6,844,684 11
Miscellaneous bonds and stocks .....	116,481 20	Due banks and bankers .....	6,726,237 44
Loans on real estate .....	470,253 86	Other liabilities .....	16,279 37
Loans on stocks, bonds, and warrants .....	5,029,263 63		
Loans on other securities (grain, etc.) .....	2,622,414 42		
Loans on personal security (including overdrafts) .....	4,759,155 53		
Money on hand .....	893,649 08		
Due from banks and bankers .....	4,665,141 03		
Other assets .....	170,797 76		
Total resources .....	\$19,670,152 08	Total liabilities .....	\$19,670,152 08

## DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. C. Flood .....	250 shares.	J. L. Flood .....	250 shares.
J. W. Mackay .....	10,000 shares.	G. L. Brander .....	250 shares.
J. G. Fair .....	500 shares.		

Total number of shares held by the Directors is ..... 11,250 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$42,995 57	\$70,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$207,453 55	\$600,000 00
Contra Costa .....	100,000 00	
San Joaquin .....	5,800 00	
Merced .....	17,308 75	
Marin .....	38,788 15	
Stanislaus .....	30,000 00	
Alameda .....	6,132 60	
Tulare .....	1,500 00	
Santa Cruz .....	63,270 81	
Totals .....	\$470,253 86	\$600,000 00

## NEVADA BANK OF SAN FRANCISCO—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent, of 1907-----	\$500,000 00	\$615,000 00	\$615,000 00
Santa Cruz County-----	114,000 00	116,481 20	116,481 20
Totals-----	\$614,000 00	\$731,481 20	\$731,481 20

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
United States bonds, corporation-----	\$5,029,263 63
Stocks and bonds, and fifty per cent on mining stocks-----	

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Grain in warehouse, bills of lading, for grain, flour, general merchandise, etc..	\$2,422,414 42



## PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

(Office hours: 10 A. M. to 3 P. M.)

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$150,000 00	Capital paid in coin .....	\$1,000,000 00
Real estate taken for debt .....	20,479 99	Reserve fund and profit and loss .....	530,896 06
Miscellaneous bonds and stocks .....	35,974 65	Due depositors .....	1,818,906 29
Loans on real estate .....	115,982 89	Due banks and bankers .....	89,880 94
Loans on stocks, bonds, and warrants .....	191,837 15	Other liabilities .....	136 00
Loans on other securities (grain, etc.) .....	380,268 69		
Loans on personal security (including overdrafts) .....	1,709,819 78		
Money on hand .....	537,195 16		
Checks and other cash items .....	53,203 15		
Due from banks and bankers .....	242,145 77		
Other assets .....	2,912 06		
Total resources .....	\$3,439,819 29	Total liabilities .....	\$3,439,819 29

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald .....	4,795 shares.	F. V. McDonald .....	40 shares.
H. Mabury .....	326 shares.	Louis Vesaria .....	20 shares.
C. W. Breyfogle .....	50 shares.	C. Waterhouse .....	20 shares.
R. H. McDonald, Jr. ....	26 shares.	O. F. Miner .....	20 shares.

Total number of shares held by the Directors is ..... 5,297 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$13,842 04	\$14,004 50
Alameda .....	2,120 85	4,000 00
San Mateo .....	4,517 10	6,000 00
Totals .....	\$20,479 99	\$24,004 50

## PACIFIC BANK—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$2,045 00	\$205,000 00
Fresno .....	3,000 00	
Marin .....	2,000 00	
Monterey .....	1,022 10	
San Francisco .....	50,093 79	
Ventura .....	2,022 00	
State of Michigan .....	800 00	
Washington Territory .....	5,000 00	
Tehama .....	50,000 00	\$205,000 00
Totals .....	\$115,982 89	

AMOUNT<sup>a</sup> INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land Association stocks .....	\$3,472 30	\$40,000 00
Local and bank stocks .....	11,500 00	
Gas stocks .....	21,002 35	
Totals .....	\$35,974 65	\$40,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks .....	\$76,412 15	\$243,000 00
Oakland Railroad bonds .....	20,000 00	
Insurance and iron stocks .....	28,500 00	
Los Angeles City bonds .....	50,000 00	
Miscellaneous stocks, bonds, etc. ....	16,925 00	
Totals .....	\$191,837 15	\$243,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain bags, merchandise, etc. ....	\$359,268 69	\$460,000 00
Tugboats .....	10,000 00	
Chattel mortgages .....	11,000 00	
Totals .....	\$380,268 69	\$460,000 00

## PETALUMA SAVINGS BANK.

[Incorporated September 21, 1870.]

(Office hours: 10 A. M. to 4 P. M.)

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,500 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	2,750 00	Reserve fund .....	50,235 17
Miscellaneous bonds and stocks .....	4,000 00	Due depositors .....	201,189 27
Loans on real estate .....	143,662 00	Due banks and bankers .....	32,898 52
Loans on personal security (including overdrafts) .....	209,368 00		
Money on hand .....	16,830 46		
Due from banks and bankers .....	712 50		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$384,322 96	Total liabilities .....	\$384,322 96

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks .....	200 shares.	A. Lackey .....	45 shares.
J. M. Bowles .....	110 shares.	L. F. Carpenter .....	20 shares.
F. T. Maynard .....	30 shares.	S. D. Towne .....	5 shares.
B. F. Tuttle .....	42 shares.	William Zartman .....	10 shares.
George Zimmerman .....	50 shares.		
Total number of shares held by the Directors is .....			512 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Mateo .....	\$2,750 00	\$2,750 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma .....	\$113,662 00
Marin .....	17,500 00
Humboldt .....	11,000 00
Alameda .....	1,500 00
Total .....	\$143,662 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County district school bonds .....	\$4,000 00	\$4,000 00	\$4,000 00

## POMONA BANK.

[Incorporated September 13, 1883.]

Office hours, 10 A. M. to 4 P. M.

H. A. PALMER, President.

F. L. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$17,500 00	Capital paid in coin.....	\$20,000 00
Loans on stocks, bonds, and warrants.....	3,500 00	Profit and loss and contingent fund.....	102 13
Money on hand.....	5,557 75	Due banks and bankers....	200 00
Checks and other cash items..	2,269 37		
Due from banks and bankers..	2,802 91		
Furniture and fixtures.....	1,000 00		
Interest accrued.....	190 00		
Expenses and taxes.....	150 00		
Total resources.....	\$50,713 03	Total liabilities.....	\$50,713 63

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer.....	478 shares.	E. T. Palmer.....	1 share.
F. L. Palmer.....	10 shares.	C. G. Jones.....	1 share.
G. J. Mitchell.....	10 shares.		
Total number of shares held by the Directors is.....			500 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	\$	Amount Loaned.	Market Value.
Los Angeles.....		\$17,500 00	\$23,100 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
71 shares Union National Bank of Oakland...	\$7,100 00	\$1,500 00	\$8,520 00

## POMONA VALLEY BANK—POMONA.

[Incorporated November 12, 1883.]

(Office hours: 10 A. M. to 3 P. M.)

J. H. SMITH, President.

THOS. COATES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$3,525 00	Capital paid in coin.....	\$12,500 00
County warrants.....	160 00	Profit and loss.....	612 67
Loans on real estate.....	10,487 13	Due depositors.....	38,673 23
Loans on other securities (grain, etc.).....	3,292 80		
Loans on personal security (including overdrafts).....	19,137 92		
Money on hand.....	8,173 80		
Checks and other cash items.....	154 96		
Due from banks and bankers.....	4,361 41		
Furniture and fixtures.....	1,997 35		
Expenses and taxes.....	495 53		
Total resources.....	\$51,785 90	Total liabilities.....	\$51,785 90

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Smith.....	200 shares.	G. H. Bonebrake.....	210 shares.
Thos. Coates.....	35 shares.	F. C. Howes.....	50 shares.
J. E. McComas.....	5 shares.		

Total number of shares held by the Directors is..... 500 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$8,927 13	\$41,900 00
San Bernardino.....	1,560 00	7,000 00
Totals.....	\$10,487 13	\$48,900 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders.....	\$160 00	\$160 00	\$160 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgages.....	\$225 00	\$650 00
Warehouse receipts (honey and grain).....	3,067 80	3,900 00
Totals.....	\$3,292 80	\$4,550 00



## SACRAMENTO BANK.

[Incorporated January 28, 1875.]

(Office hours: 10 A. M. to 3 P. M.)

WM. P. COLEMAN, President pro tem.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$20,000 00	Capital paid in coin .....	\$150,000 00
Real estate taken for debt .....	36,345 82	Reserve fund and profit and loss .....	23,941 60
Miscellaneous bonds and stocks .....	100 00	Due depositors .....	2,020,465 66
Loans on real estate .....	2,136,836 97	Other liabilities .....	162,708 62
Money on hand .....	121,391 02		
Due from banks and bankers .....	24,725 16		
Expenses and taxes .....	17,716 91		
Total resources .....	\$2,357,115 88	Total liabilities .....	\$2,357,115 88

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. H. Swift .....	250 shares.	F. Birdsall .....	52 shares.
W. P. Coleman .....	625 shares.	F. R. Dray .....	170 shares.
P. Scheld .....	1,168 shares.		

Total number of shares held by the Directors is..... 2,265 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento .....	\$19,950 84	\$20,000 00
Sutter .....	654 71	700 00
Butte .....	14,668 10	30,000 00
Solano .....	1,072 17	1,100 00
Totals .....	\$36,345 82	\$51,800 00



## SACRAMENTO BANK—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador .....	\$9,001 00	\$16,000 00
Butte .....	38,055 00	70,000 00
Colusa .....	475,487 54	1,000,000 00
Fresno .....	78,049 40	150,000 00
Merced .....	131,162 52	250,000 00
Napa and Nevada .....	7,300 00	13,000 00
Placer .....	28,313 75	50,000 00
Sacramento .....	233,452 29	400,000 00
San Joaquin .....	79,565 00	150,000 00
Oregon and Washington Territory .....	6,700 00	12,500 00
Sonoma .....	10,105 25	20,000 00
Solano .....	61,189 19	110,000 00
Sutter .....	18,960 00	35,000 00
Stanislaus .....	770,128 06	1,500,000 00
Tulare .....	53,708 80	100,000 00
Tehama .....	12,201 00	22,000 00
Ventura and Monterey .....	22,000 00	40,000 00
Yolo .....	89,458 17	150,000 00
Yuba .....	12,000 00	22,000 00
Totals .....	\$2,136,836 97	\$4,110,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Drainage warrants .....	\$27,641 05	\$27,641 05	\$100 00
Sierra Nevada and San Joaquin Railroad bonds .....	5,000 00	5,000 00	
Totals .....	\$32,641 05	\$32,641 05	\$100 00

## SALINAS CITY BANK.

[Incorporated May 10, 1873.]

(Office hours: 10 A. M. to 4 P. M.)

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	52,030 23	Profit and loss and contin- gent fund.....	37,186 35
Miscellaneous bonds and stocks.....	1,863 80	Due depositors.....	254,312 63
County warrants.....	10,061 26	Other liabilities.....	25,367 58
Loans on real estate.....	146,775 79		
Loans on other securities (grain, etc.).....	140,499 97		
Loans on personal security (including overdrafts).....	176,390 24		
Money on hand.....	28,702 70		
Checks and other cash items.....	1,761 91		
Due from banks and bankers.....	36,436 73		
Furniture and fixtures.....	2,300 00		
Expenses and taxes.....	7,043 93		
Total resources.....	\$616,866 56	Total liabilities.....	\$616,866 56

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr.....	750 shares.	William Vanderhurst.....	150 shares.
Thomas Rea.....	225 shares.	James H. McDougall.....	75 shares.
A. B. Jackson.....	150 shares.		

Total number of shares held by the Directors is.....1,350 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey.....	\$52,030 23	\$55,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey.....	\$146,775 79	\$250,000 00

## SALINAS CITY BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State warrants .....	\$1,200 00	\$1,200 00	\$1,200 00
Monterey County warrants .....	6,211 49	6,211 49	6,480 00
Monterey County school orders .....	3,849 77	3,849 77	3,849 77
Salinas City warrants .....	663 80	663 80	665 00
Totals .....	\$11,925 06	\$11,925 06	\$12,194 77

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, oats, etc.) .....	\$140,499 97	\$200,000 00

## BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

JAS. P. PIERCE, President.

(Office hours: 9 A. M. to 4 P. M.)

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$1,000 00	Capital paid in coin .....	\$135,000 00
Miscellaneous bonds and stocks .....	25,710 50	Reserve fund and profit and loss .....	58,591 58
County warrants .....	3,267 10	Due depositors .....	150,131 65
Loans on real estate .....	141,402 24	Due banks and bankers .....	51,868 86
Loans on other securities (grain, etc.) .....	92,688 03	Other liabilities .....	7,208 45
Loans on personal security (including overdrafts) .....	130,191 81		
Money on hand .....	8,365 86		
Furniture and fixtures .....	175 00		
Total resources .....	\$402,800 54	Total liabilities .....	\$402,800 54

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Dibble .....	138 shares.	W. B. Kingsbury .....	40 shares.
Iac. Eberhard .....	100 shares.	H. M. Leonard .....	410 shares.
F. C. French .....	350 shares.	Jas. P. Pierce .....	517 shares.
R. K. Ham .....	600 shares.	R. T. Pierce .....	15 shares.
W. D. Hudson .....	50 shares.	Luis Schneider .....	70 shares.
S. I. Jamison .....	25 shares.		
Total number of shares held by the Directors is .....		2,315 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$1,000 00	\$1,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$13,500 00	\$30,000 00
Santa Clara .....	127,902 24	175,000 00
Totals .....	\$141,402 24	\$205,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Miscellaneous stocks and personal notes .....	\$40,000 00	\$25,710 50

## BANK OF SANTA CLARA COUNTY—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay and grain (insured).....	\$92,688 03	\$125,000 00

## BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

P. B. FAGEN, President.

(Office hours: 10 A. M. to 4 P. M.)

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$80,000 00
Real estate taken for debt .....	36,145 00	Reserve fund and profit and loss .....	14,593 29
Miscellaneous bonds and stocks .....	518 00	Due depositors .....	146,402 67
County warrants .....	15,117 08		
Loans on real estate .....	96,586 00		
Loans on personal security (including overdrafts) .....	33,624 63		
Money on hand .....	22,061 16		
Due from banks and bankers .....	29,944 09		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$240,995 96	Total liabilities .....	\$240,995 96

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Effey .....	62 shares.	F. H. Runge .....	75 shares.
P. B. Fagen .....	100 shares.	I. L. Thurber .....	10 shares.
J. S. Green .....	169 shares.	William F. March .....	16 shares.
A. P. Swanton .....	48 shares.		

Total number of shares held by the Directors is..... 480 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$1,020 00	\$1,700 00
Monterey .....	700 00	700 00
Santa Cruz .....	34,425 00	34,425 00
Totals .....	\$36,145 00	\$36,825 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$96,586 00	\$155,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Cruz Bank of Savings and Loan .....	\$518 00	\$518 00	\$518 00



## SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

(Office hours: 9 A. M. to 3 P. M.)

C. I. LEACH, President.

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$190 05	Capital paid in coin .....	\$158,580 00
Loans on real estate .....	176,452 90	Reserve fund and profit and loss .....	48,220 95
Loans on stocks, bonds, and warrants .....	275 00	Due depositors .....	163,645 00
Loans on other securities (grain, etc.) .....	2,250 00	Other liabilities .....	706 00
Loans on personal security (including overdrafts) .....	118,898 24		
Money on hand .....	43,891 99		
Due from banks and bankers .....	17,476 14		
Furniture and fixtures .....	1,500 00		
Interest accrued .....	9,648 93		
Other assets .....	568 70		
Total resources .....	\$371,151 95	Total liabilities .....	\$371,151 95

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow .....	186 shares.	W. B. Johnson .....	50 shares.
John C. White .....	109 shares.	J. J. Stevinson .....	50 shares.
G. B. Claiborne .....	20 shares.	C. I. Leach .....	100 shares.
R. C. Sargent .....	50 shares.	W. L. Dudley .....	97 shares.
C. Swain .....	70 shares.		

Total number of shares held by the Directors is..... 732 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin .....	\$190 05	\$400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$123,049 90	\$300,000 00
Stanislaus .....	27,000 00	
Modoc and Lassen .....	26,403 00	
Totals .....	\$176,452 90	\$300,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares San Joaquin Valley Bank .....	\$1,200 00	\$275 00	\$1,400 00

## SAN JOAQUIN VALLEY BANK—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Furniture, lease, etc.-----	\$750 00	\$3,000 00
Agreement to sell land -----	1,500 00	1,500 00
Totals -----	\$2,250 00	\$4,500 00

## BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

(Office hours: 10 A. M. to 3 P. M.)

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$120,000 00	Capital paid in coin.....	\$205,625 00
Real estate taken for debt.....	11,635 30	Reserve fund and profit and loss.....	133,656 96
Miscellaneous bonds and stocks.....	95,100 00	Due depositors.....	521,038 01
County and State warrants.....	36,930 38	Due banks and bankers.....	29,345 67
Loans on real estate.....	290,908 89	Other liabilities.....	855 33
Loans on stocks, bonds, and warrants.....	70,500 00		
Loans on other securities (grain, etc.).....	6,775 00		
Loans on personal security (including overdrafts).....	147,177 14		
Money on hand.....	71,487 45		
Due from banks and bankers.....	18,708 14		
Furniture and fixtures.....	3,000 00		
Interest accrued.....	18,298 67		
Total resources.....	\$890,520 97	Total liabilities.....	\$890,520 97

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$205,625; the total amount actually paid in coin by stockholders for capital stock is \$205,625. The total number of shares of stock issued is 411½; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. E. Beans.....	200 shares.	J. T. Colahan.....	5 shares.
W. K. Beans.....	10 shares.		
Total number of shares held by the Directors is.....			215 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$11,635 30	\$16,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$290,908 89	\$534,050 00

## BANK OF SAN JOSÉ—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad first mortgage bonds .....	\$50,000 00	\$50,000 00	\$50,000 00
San Luis Obispo County bonds .....	10,000 00	10,000 00	10,000 00
Santa Clara County bonds .....	30,000 00	30,000 00	30,000 00
San José Woolen Mills stock .....	8,500 00	5,100 00	6,375 00
Totals .....	\$98,500 00	\$95,100 00	\$96,375 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent consols .....	\$20,000 00	\$20,000 00	\$24,000 00
Spring Valley Water stock .....	20,000 00	14,300 00	17,300 00
Bank stocks .....	50,000 00	17,700 00	33,500 00
Miscellaneous stocks .....	43,400 00	18,500 00	26,950 00
Totals .....	\$133,400 00	\$70,500 00	\$101,750 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay, grain, and merchandise, in warehouse .....	\$6,775 00	\$11,482 00

## BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

(Office hours: 9 A. M. to 4 P. M.)

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$17,500 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	49,068 95	Profit and loss and contin-	
Miscellaneous bonds and		gent fund .....	103,906 94
stocks .....	2,500 00	Due depositors .....	308,777 39
County warrants .....	6,414 87	Due banks and bankers .....	50,445 86
Loans on real estate .....	120,250 00		
Loans on personal security			
(including overdrafts) .....	320,106 46		
Money on hand .....	42,504 52		
Due from banks and bankers .....	2,563 73		
Expenses and taxes .....	1,321 66		
Other assets .....	900 00		
Total resources .....	\$563,130 19	Total liabilities .....	\$563,130 19

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews .....	275 shares.	George Steele .....	12½ shares.
D. W. James .....	32½ shares.	W. E. Stewart .....	5 shares.
W. L. Beebee .....	8 shares.		

Total number of shares held by the Directors is .....

333 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$49,068 95	\$54,970 93

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$118,750 00	\$118,750 00
Monterey .....	1,500 00	1,500 00
Totals .....	\$120,250 00	\$120,250 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis Obispo water stock .....	\$2,500 00	\$2,500 00	\$3,442 50
County warrants .....	6,414 87	6,414 87	6,414 87
Totals .....	\$8,914 87	\$8,914 87	\$9,857 37

## SANTA ROSA BANK.

[Incorporated August 20, 1870.]

(Office hours: 10 A. M. to 4 P. M.)

E. T. FARMER, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$11,209 15	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	38,317 28	Reserve fund and profit and loss .....	97,253 39
County warrants .....	1,898 47	Due depositors .....	339,091 88
Loans on real estate .....	289,695 75	Due banks and bankers .....	51,359 21
Loans on other securities (grain, etc.) .....	115,326 00	Other liabilities .....	572 00
Loans on personal security (including overdrafts) .....	213,541 74		
Money on hand .....	71,262 33		
Due from banks and bankers .....	3,458 39		
Interest accrued .....	14,211 76		
Expenses and taxes .....	14,042 44		
Other assets .....	15,313 17		
Total resources .....	\$788,276 48	Total liabilities .....	\$788,276 48

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. T. Farmer .....	100 shares.	J. A. Paxton .....	590 shares.
Thos. Hopper .....	500 shares.	D. Burris .....	350 shares.
J. H. Laughlin .....	150 shares.	W. E. McConnell .....	20 shares.
J. S. Taylor .....	100 shares.		

Total number of shares held by the Directors is ..... 1,810 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$36,718 78	\$45,000 00
Mendocino .....	1,598 50	2,300 00
Totals .....	\$38,317 28	\$47,300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$46,085 00	\$90,000 00
Humboldt .....	23,000 00	50,000 00
Placer .....	12,500 00	20,000 00
Sonoma .....	208,110 75	405,000 00
Totals .....	\$289,695 75	\$565,000 00



## SANTA ROSA BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County school orders .....	\$1,898 47	\$1,898 47

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine and brandy .....	\$115,326 00	\$150,000 00

## SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

(Office hours: 10 A. M. to 4 P. M.)

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,629 25	Capital paid in coin .....	\$150,000 00
Real estate taken for debt .....	6,830 23	Profit and loss and contin-	
County warrants .....	5,726 55	gent fund .....	30,601 03
Loans on real estate .....	207,202 50	Due depositors .....	322,553 70
Loans on stocks, bonds, and		Due banks and bankers .....	21,081 93
warrants .....	50,740 00	Other liabilities .....	317 00
Loans on other securities			
(grain, etc.) .....	10,000 00		
Loans on personal security			
(including overdrafts) .....	191,027 47		
Money on hand .....	38,365 53		
Due from banks and bankers .....	907 20		
Furniture and fixtures .....	3,124 93		
Total resources .....	\$524,553 66	Total liabilities .....	\$524,553 66

## DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton .....	115 shares.	John Walker .....	10 shares.
W. S. M. Wright .....	88 shares.	J. M. Laughlin .....	60 shares.
M. Doyle .....	100 shares.	Julius Ort .....	11 shares.
D. Brown .....	55 shares.		

Total number of shares held by the Directors is ..... 439 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$6,830 23	\$8,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$207,202 50	\$450,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County school orders .....	\$5,726 55	\$5,726 55	\$5,726 55

## SAVINGS BANK OF SANTA ROSA—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$60,000 00	\$50,740 00	\$70,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain) .....	\$10,000 00	\$15,000 00

## BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 25, 1884.]

C. C. BUSH, President.

(Office hours: 9 A. M. to 4 P. M.)

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks .....	\$9,000 00	Capital paid in coin .....	\$13,200 00
County warrants .....	7,622 28	Reserve fund and profit and loss .....	1,128 60
Loans on real estate .....	16,647 00	Due depositors .....	38,159 25
Loans on other securities (grain, etc.) .....	1,195 00	Due banks and bankers .....	8,340 21
Loans on personal security (including overdrafts) .....	12,479 52		
Money on hand .....	9,854 99		
Checks and other cash items .....	133 00		
Furniture and fixtures .....	2,437 97		
Expenses and taxes .....	1,458 30		
Total resources .....	\$60,828 06	Total liabilities .....	\$60,828 06

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$66,000; the total amount actually paid in coin by stockholders for capital stock is \$13,200. The total number of shares of stock issued is 132; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush .....	30 shares.	H. F. Johnson .....	30 shares.
Jas. McCormick .....	30 shares.	R. G. Dunn .....	6 shares.
E. A. Reid .....	30 shares.	Fred. Grotefend .....	6 shares.

Total number of shares held by the Directors is ..... 132 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta .....	\$14,038 00	\$36,000 00
Modoc .....	609 00	1,500 00
Lassen .....	2,000 00	9,000 00
Totals .....	\$16,647 00	\$46,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Emery School District bonds, Alameda County .....	\$9,000 00	\$9,330 00
Shasta County warrants .....	7,622 28	7,697 33
Totals .....	\$16,622 28	\$17,027 33

## SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

(Office hours: 8 A. M. to 5 P. M.)

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants .....	\$523 35	Capital paid in coin .....	\$60,000 00
Loans on real estate .....	107,211 48	Profit and loss .....	10,117 61
Loans on stocks, bonds, and warrants .....	2,561 25	Due depositors .....	173,227 46
Loans on other securities (grain, etc.) .....	6,286 77		
Loans on personal security (including overdrafts) .....	82,802 13		
Money on hand .....	27,151 23		
Due from banks and bankers .....	12,052 91		
Furniture and fixtures .....	2,000 00		
Other assets .....	2,755 95		
Total resources .....	\$243,345 07	Total liabilities .....	\$243,345 07

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill .....	400 shares.	E. Wadsworth .....	400 shares.
L. Huseman .....	400 shares.	H. Wadsworth .....	400 shares.
N. D. Julien .....	400 shares.		

Total number of shares held by the Directors is ..... 2,000 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Jackson, Oregon .....	\$250 00	\$400 00
Klamath, Oregon .....	6,381 85	15,000 00
Lassen .....	2,000 00	4,000 00
Modoc .....	50,702 95	100,000 00
Siskiyou .....	47,876 68	80,000 00
Totals .....	\$107,211 48	\$199,400 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Klamath County, Oregon .....	\$581 49	\$523 35	\$560 00

## SISKIYOU COUNTY BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County warrants and orders partly secured by notes-----	\$2,600 00	\$2,561 25	\$2,600 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chinese jewelry, cattle, gold dust -----	\$6,286 77	\$8,000 00



## BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

(Office hours: 10 A. M. to 4 P. M.)

WILLIAM HILL, President.

J. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	12,000 00	Reserve fund.....	32,820 80
Loans on real estate.....	299,479 90	Due depositors.....	177,891 98
Loans on personal security (including overdrafts).....	183,486 01	Due banks and bankers.....	47,684 69
Money on hand.....	43,316 06	Other liabilities.....	498 00
Due from banks and bankers.....	613 50		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$558,895 47	Total liabilities.....	\$558,895 47

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Hill.....	330 shares.	J. E. Gwinn.....	164 shares.
W. Dutton.....	330 shares.	E. Newburgh.....	100 shares.
E. Denman.....	300 shares.		
Total number of shares held by the Directors is.....			1,224 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$151,691 90	\$444,590 00
Napa.....	34,000 00	125,000 00
Marin.....	28,500 00	71,300 00
Humboldt.....	57,538 00	125,640 00
Yuba.....	750 00	5,000 00
Mendocino.....	12,000 00	65,000 00
Ventura.....	15,000 00	65,000 00
Totals.....	\$299,479 90	\$901,530 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County Water Company.....	\$12,000 00	\$12,000 00	\$12,000 00

## SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

(Office hours: 9 A. M. to 4 P. M.)

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$1,109 59	Capital paid in coin -----	\$51,100 00
Loans on real estate -----	74,399 00	Profit and loss and contin-	
Loans on personal security		gent fund -----	19,583 37
(including overdrafts) -----	20,572 23	Due depositors -----	42,625 03
Money on hand -----	9,328 85	Due banks and bankers -----	3,631 74
Due from banks and bankers -----	10,830 47	Other liabilities -----	6,134 82
Furniture and fixtures -----	700 00		
Interest accrued -----	6,134 82		
Total resources -----	\$123,074 96	Total liabilities -----	\$123,074 96

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris -----	270 shares.	F. Clewe -----	40 shares.
F. Duhring -----	100 shares.	A. F. Haraszthy -----	10 shares.
Thomas Hopper -----	51 shares.		

Total number of shares held by the Directors is ----- 471 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma -----	\$1,109 59	\$1,800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma -----	\$72,599 00
Napa -----	1,800 00
Total -----	\$74,399 00

## BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

(Office hours 8:30 A. M. to 4 P. M.)

S. EWER, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,600 00	Capital paid in coin .....	\$80,000 00
County warrants .....	65 00	Profit and loss and contin-	
Loans on real estate .....	43,600 00	gent fund .....	3,656 77
Loans on stocks, bonds, and		Due depositors .....	37,538 77
warrants .....	9,325 00	Due banks and bankers .....	13,210 31
Loans on personal security		Other liabilities .....	827 40
(including overdrafts) .....	59,095 25		
Money on hand .....	7,668 29		
Furniture and fixtures .....	3,000 00		
Interest accrued .....	1,879 71		
Total resources .....	\$135,233 25	Total liabilities .....	\$135,233 25

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Ewer .....	100 shares.	S. C. Hastings .....	100 shares.
W. Scheffler .....	25 shares.	H. J. Lewelling .....	65 shares.
Charles Krug .....	60 shares.	John Thomann .....	50 shares.
H. W. Crabb .....	50 shares.	George K. Gluyas .....	20 shares.
W. W. Lyman .....	13 shares.	Charles Thompson .....	10 shares.
Isaac Tabor .....	14 shares.		

Total number of shares held by the Directors is ..... 507 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$43,000 00	\$70,000 00
Alameda .....	600 00	1,000 00
Totals .....	\$43,600 00	\$71,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
80 shares St. Helena Warehouse Association .....	\$2,000 00	\$2,000 00	\$2,000 00
1,465 shares St. Helena Water Company .....	14,650 00	7,325 00	8,790 00
Totals .....	\$16,650 00	\$9,325 00	\$10,790 00

## BANK OF SUISUN.

[Incorporated February 7, 1876.]

(Office hours: 8 A. M. to 4 P. M.)

R. D. ROBBINS, President.

WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks .....	\$6,150 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	290,385 17	Reserve fund .....	87,634 14
Loans on personal security (including overdrafts) .....	82,130 81	Due depositors .....	303,220 81
Money on hand .....	18,858 45	Other liabilities .....	6,366 00
Due from banks and bankers .....	80,971 38		
Furniture and fixtures .....	2,500 00		
Interest accrued .....	16,225 14		
Total resources .....	\$497,220 95	Total liabilities .....	\$497,220 95

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins .....	490 shares.	W. H. Turner .....	20 shares.
C. F. D. Hastings .....	180 shares.	John Woods .....	10 shares.
E. P. Hilborn .....	20 shares.		

Total number of shares held by the Directors is ..... 720 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Solano .....	\$264,582 52
Napa .....	14,037 64
Contra Costa .....	11,765 01
Total .....	\$290,385 17

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County bonds .....	\$6,150 00	\$6,150 00	\$6,150 00

## BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

(Office hours: 9 A. M. to 4 P. M.)

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$300 00	Capital paid in coin.....	\$300,000 00
County warrants.....	16,078 35	Reserve fund and profit and loss.....	86,201 01
Loans on real estate.....	183,420 00	Due depositors.....	292,370 75
Loans on other securities (grain, etc.).....	15,540 00	Due banks and bankers.....	47,400 01
Loans on personal security (including overdrafts).....	470,074 81		
Money on hand.....	37,669 67		
Due from banks and bankers.....	688 94		
Furniture and fixtures.....	2,200 00		
Total resources.....	\$725,971 77	Total liabilities.....	\$725,971 77

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. S. Cone.....	483 shares.	Arthur Brown.....	52 shares.
Chas. Cadwalader.....	121 shares.	H. A. Brown.....	37 shares.
H. Kraft.....	105 shares.		

Total number of shares held by the Directors is..... 798 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$300 00	\$300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama.....	\$177,920 00	\$266,880 00
Shasta.....	3,000 00	5,000 00
Lassen.....	2,500 00	3,500 00
Totals.....	\$183,420 00	\$275,380 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants.....	\$16,078 35	\$16,078 35	\$16,078 35

## BANK OF TEHAMA COUNTY—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$15,540 00	\$18,000 00



## BANK OF TOMALES.

[Incorporated June 25, 1875.]

(Office hours: 9 A. M. to 4 P. M.)

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	3,000 00	Reserve fund and profit and loss .....	45,680 14
Loans on real estate .....	97,713 40	Due depositors .....	41,574 42
Loans on stocks, bonds, and warrants .....	9,000 00	Due banks and bankers .....	23,336 19
Loans on personal security (including overdrafts) .....	69,745 04		
Money on hand .....	5,664 73		
Checks and other cash items .....	9,527 07		
Furniture and fixtures .....	1,000 00		
Interest accrued .....	9,360 00		
Expenses and taxes .....	2,580 51		
Total resources .....	\$210,590 75	Total liabilities .....	\$210,590 75

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton .....	200 shares.	Henry E. Lawrence .....	60 shares.
John Griffin .....	50 shares.	Hollis Hitchcock .....	50 shares.
George W. Burbank .....	50 shares.		
Total number of shares held by the Directors is .....		410 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin .....	\$3,000 00	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin .....	\$48,763 40	\$70,000 00
Sonoma .....	47,700 00	65,000 00
Mendocino .....	1,250 00	2,500 00
Totals .....	\$97,713 40	\$137,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock Bank of Tomales .....	\$7,300 00	\$9,000 00	\$10,600 00

## BANK OF UKIAH.

[Incorporated January 10, 1874.]

(Office hours: 9 A. M. to 3 P. M.)

R. McGARVEY, President.

SAM'L WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,538 10	Capital paid in coin .....	\$250,000 00
Miscellaneous bonds and stocks .....	959 25	Profit and loss and contin- gent fund .....	44,421 54
County warrants .....	2,512 61	Due depositors .....	116,585 97
Loans on real estate .....	276,006 06	Due banks and bankers .....	29,528 36
Loans on personal security (including overdrafts) .....	67,999 82	Other liabilities .....	100 00
Money on hand .....	77,620 03		
Total resources .....	\$440,635 87	Total liabilities .....	\$440,635 87

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. McGarvey .....	100 shares.	Jno. S. Reed .....	150 shares.
G. Hagenmeyer .....	367 shares.	J. N. Seawell .....	20 shares.
Jno. P. Hoffman .....	66 shares.		
Total number of shares held by the Directors is .....		703 shares.	

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$250,554 73	\$500,000 00
Humboldt .....	20,234 02	50,000 00
Trinity .....	5,217 31	10,000 00
Totals .....	\$276,006 06	\$560,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Russian River road .....	\$2,000 00	\$959 25
Mendocino County warrants .....	2,750 00	2,512 61
Totals .....	\$4,750 00	\$3,471 86

## BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

(Office hours: 9 A. M. to 4 P. M.)

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$25,270 00	Capital paid in coin .....	\$30,000 00
Loans on other securities (grain, etc.).....	800 00	Reserve fund and profit and loss .....	3,426 33
Loans on personal security (including overdrafts) .....	62,441 21	Due depositors .....	37,125 11
Money on hand .....	8,499 83	Due banks and bankers .....	27,459 60
Furniture and fixtures .....	1,000 00		
Total resources.....	\$98,011 04	Total liabilities .....	\$98,011 04

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins .....	525 shares.	E. R. Thurber.....	15 shares.
W. B. Parker .....	270 shares.	D. Dutton .....	30 shares.
W. B. Davis .....	10 shares.		

Total number of shares held by the Directors is ..... 850 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$25,270 00	\$50,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
79,000 pounds wheat .....	\$800 00	\$1,000 00

## BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

(Office hours: 9 A. M. to 4 P. M.)

THOMAS R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$90,000 00
Real estate taken for debt .....	1,229 97	Reserve fund .....	17,355 11
County warrants .....	897 99	Due depositors .....	75,473 93
Loans on real estate .....	26,711 44	Due banks and bankers .....	1,353 70
Loans on personal security (including overdrafts) .....	129,962 63		
Money on hand .....	14,295 16		
Due from banks and bankers .....	2,647 96		
Furniture and fixtures .....	2,000 00		
Interest accrued .....	3,437 59		
Total resources .....	\$184,182 74	Total liabilities .....	\$184,182 74

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas R. Bard .....	315 shares.	Henry Clay .....	80 shares.
D. S. Blackburn .....	200 shares.	L. Snodgrass .....	770 shares.
L. C. McKeeby .....	100 shares.	E. P. Foster .....	400 shares.
G. W. Chrisman .....	35 shares.		
Total number of shares held by the Directors is .....		1,900 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Ventura .....	\$1,229 97	\$1,229 97

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$26,711 44	\$26,711 44

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$897 99	\$897 99

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Grain and personal .....	\$113,780 33

## BANK OF VISALIA.

[Incorporated August 21, 1874.]

(Office hours: 10 A. M. to 3 P. M.)

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,600 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	10,958 57	Reserve fund and profit and loss .....	30,592 79
United States bonds .....	5,465 62	Due depositors .....	149,868 11
County warrants .....	251 00	Other liabilities .....	19,040 00
Loans on real estate .....	164,532 25		
Loans on personal security (including overdrafts) .....	144,988 09		
Money on hand .....	17,887 19		
Due from banks and bankers .....	24,352 23		
Furniture and fixtures .....	1,400 00		
Interest accrued .....	19,040 00		
Other assets .....	3,030 95		
Total resources .....	\$399,500 90	Total liabilities .....	\$399,500 90

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde .....	838 shares.	T. Lindsey .....	23 shares.
C. Burrel .....	588 shares.	J. D. Hyde .....	22 shares.
C. J. Giddings .....	40 shares.		
Total number of shares held by the Directors is .....			1,511 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$10,953 57	\$12,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$163,139 25	\$200,000 00
Fresno .....	1,393 00	2,500 00
Totals .....	\$164,532 25	\$202,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$5,000 00	\$5,465 62	\$6,000 00
Tulare County warrants .....	251 00	251 00	251 00
Totals .....	\$5,251 00	\$5,716 62	\$6,251 00



## BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

(Office hours: 9 A. M. to 4 P. M.)

G. M. BOCKIUS, President.

J. N. BESSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,954 05	Capital paid in coin .....	\$140,000 00
Real estate taken for debt .....	22,485 74	Reserve fund and profit and loss .....	7,596 51
County warrants .....	3,945 39	Due depositors .....	194,128 76
Loans on real estate .....	237,267 00	Due banks and bankers .....	19,130 14
Loans on stocks, bonds, and warrants .....	1,300 00	Other liabilities .....	300 00
Loans on other securities (grain, etc.) .....	2,400 00		
Loans on personal security .....	56,536 05		
Money on hand .....	13,915 34		
Due from banks and bankers .....	4,721 94		
Furniture and fixtures .....	2,129 90		
Expenses and taxes .....	3,500 00		
Total resources .....	\$361,155 41	Total liabilities .....	\$361,155 41

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$140,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$350.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford .....	50 shares.	John T. Porter .....	20 shares.
G. M. Bockius .....	43 shares.	W. G. Hudson .....	5 shares.
Thos. Snodgrass .....	29 shares.	J. N. Besse .....	3 shares.

Total number of shares held by the Directors is ..... 150 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$22,485 74	\$22,485 74

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$131,700 00	\$210,000 00
Monterey .....	83,067 00	140,000 00
Ventura .....	18,000 00	30,000 00
San Benito .....	4,500 00	7,000 00
Totals .....	\$237,267 00	\$387,000 00



## BANK OF WATSONVILLE—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and school warrants, Santa Cruz and Monterey Counties.....	\$3,945 39	\$3,945 39	\$3,945 39

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Watsonville stock .....	\$3,500 00	\$300 00	\$3,500 00
Bank of Santa Cruz County stock.....	1,140 00	1,000 00	1,140 00
Totals.....	\$4,640 00	\$1,300 00	\$4,640 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain stored.....	\$2,400 00	\$3,500 00

## WELLS, FARGO &amp; CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

LLOYD TEVIS, President.

(Office hours: 10 A. M. to 3 P. M.)

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$125,008 27	Capital paid in coin.....	\$500,000 00
United States bonds.....	40,132 18	Reserve fund and profit and loss.....	2,826,293 15
Miscellaneous bonds and stocks.....	2,000 00	Due depositors.....	1,741,765 17
Loans on real estate.....	95,343 76	Due banks and bankers.....	15,765 13
Loans on stocks, bonds, and warrants.....	37,852 05	Other liabilities.....	1,414 26
Loans on other securities (grain, etc.).....	367,194 21		
Loans on personal security....	1,912,915 02		
Money on hand.....	838,415 12		
Due from banks and bankers....	167,500 96		
Furniture and fixtures.....	4,000 00		
Other assets.....	1,494,876 14		
Total resources.....	\$5,085,237 71	Total liabilities.....	\$5,085,237 71

## DETAILS.

The amount of capital stock is \$6,250,000; the amount subscribed is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500; the amount paid up on each share of stock is \$8.

The names of the Directors, and number of shares of stock held by each, are as follows:

Leland Stanford.....	386 shares.	George E. Gray.....	20 shares.
Charles Crocker.....	2,421 shares.	John J. Valentine.....	1 share.
C. F. Crocker.....	100 shares.	J. C. Fargo.....	205 shares.
Lloyd Tevis.....	200 shares.	Charles Fargo.....	5 shares.
Oliver Eldridge.....	10 shares.		

Total number of shares held by the Directors is .....3,348 shares.

## REAL ESTATE TAKEN FOR DEPT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$40,000 00	\$45,000 00
Sacramento.....	4,758 00	5,900 00
Alameda.....	5,000 00	5,000 00
Salt Lake, Utah.....	30,000 00	40,000 00
Denver, Colorado.....	10,000 00	15,000 00
Carson, Nevada.....	4,000 00	5,000 00
Chicago, Illinois.....	2,500 00	2,500 00
Lincoln, Nebraska.....	3,350 00	3,500 00
El Paso, Texas.....	4,000 00	4,000 00
Omaha, Nebraska.....	11,400 27	11,400 27
Las Vegas, New Mexico.....	10,000 00	10,000 00
Totals.....	\$125,008 27	\$146,400 27

## WELLS, FARGO &amp; CO'S BANK—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$17,352 69	\$26,000 00
Santa Clara.....	2,053 70	10,000 00
Merced.....	1,250 00	1,500 00
Siskiyou.....	200 00	500 00
Fresno.....	11,886 22	15,000 00
Alameda.....	8,067 41	11,000 00
Maine.....	6,000 00	8,000 00
Illinois.....	48,533 74	75,000 00
Totals.....	\$95,343 76	\$147,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$50,000 00	\$40,132 18	\$60,000 00
Utah Central Railroad Company.....	2,000 00	2,000 00	2,000 00
Totals.....	\$52,000 00	\$42,132 18	\$62,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Firemen's Fund Insurance Company.....	\$2,000 00	\$420 50	\$2,000 00
270 shares First National Bank, Prescott, A. T.....	27,000 00	18,000 00	27,000 00
Inyo County bonds.....	1,000 00	200 00	1,800 00
Cassia County, Idaho, scrip.....	2,000 00	1,231 55	2,000 00
Redwood City bonds.....	11,000 00	8,000 00	10,000 00
200 shares Newport Coal Company.....	20,000 00	10,000 00	16,000 00
Totals.....	\$63,000 00	\$37,852 05	\$58,800 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value. of Securities.
Wheat.....	\$38,955 90	\$43,000 00
Carriages.....	1,500 00	2,000 00
Beer.....	4,000 00	5,000 00
Quicksilver.....	1,344 00	1,500 00
Hardware, iron, etc.....	53,691 08	58,000 00
Totals.....	\$99,490 98	\$109,500 00

## BANK OF WILLOWS.

[Incorporated September 2, 1880.]

(Office hours: 9 A. M. to 3 P. M.)

N. D. RIDEOUT, President.

WM. C. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,650 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	10,524 99	Reserve fund and profit and loss .....	57,160 90
Miscellaneous bonds and stocks .....	20,800 00	Due depositors .....	230,253 17
Loans on real estate .....	60,320 00	Due banks and bankers .....	159,709 53
Loans on stocks, bonds, and warrants .....	13,760 00		
Loans on other securities (grain, etc.) .....	247,620 88		
Loans on personal security (including overdrafts) .....	148,302 71		
Money on hand .....	31,823 52		
Checks and other cash items .....	5,321 50		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$547,123 60	Total liabilities .....	\$547,123 60

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout .....	1,020 shares.	Warren Green .....	160 shares.
Wm. C. Murdoch .....	300 shares.	N. A. Rideout .....	80 shares.
W. C. Belcher .....	200 shares.		

Total number of shares held by the Directors is ..... 1,760 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$10,524 99	\$11,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$60,320 00	\$125,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association .....	\$25,000 00	\$20,800 00	\$25,000 00

## BANK OF WILLOWS—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association .....	\$24,000 00	\$13,760 00	\$24,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$247,620 88	\$320,000 00

## BANK OF WOODLAND.

[Incorporated November 16, 1868.]

(Office hours: 9 A. M. to 3:30 P. M.)

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$600,000 00
Real estate (old bank).....	5,000 00	Reserve fund and profit and	
United States bonds.....	230,937 50	loss.....	102,253 75
County warrants.....	18,834 16	Due depositors.....	397,161 60
Loans on real estate.....	564,577 75	Due banks and bankers.....	74,881 18
Loans on stocks, bonds, and		Other liabilities.....	220,000 00
warrants.....	300 00		
Loans on other securities			
(grain, etc.).....	182,524 41		
Loans on personal security.....	245,056 51		
Money on hand.....	67,419 55		
Checks and other cash items.....	6,196 86		
Due from banks and bankers.....	22,449 79		
Interest accrued.....	36,000 00		
Total resources.....	\$1,394,296 53	Total liabilities.....	\$1,394,296 53

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$600,000; the total amount actually paid in coin by stockholders for capital stock is \$600,000. The total number of shares of stock issued is 6,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens.....	2,521 shares.	J. H. Harlan.....	80 shares.
H. Fredericks.....	118 shares.	F. S. Freeman.....	10 shares.
L. D. Stephens.....	228 shares.	J. Hollingsworth.....	264 shares.
C. Nelson.....	133 shares.		

Total number of shares held by the Directors is ..... 3,354 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$555,777 75	\$900,000 00
Colusa.....	8,800 00	16,000 00
Totals.....	\$564,577 75	\$916,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$100,000 00	\$230,937 50	\$234,750 00
United States 4½ per cent bonds.....	100,000 00		
Yolo County warrants.....	18,834 16		
Totals.....	\$218,834 16	\$249,771 66	\$253,584 16



## BANK OF WOODLAND—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock.....	\$300 00	\$300 00	\$300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain .....	\$172,313 23	\$200,000 00
Warehouse receipts for sugar .....	10,211 18	11,000 00
Totals.....	\$182,524 41	\$211,000 00

## BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

(Office hours: 9 A. M. to 3:30 P. M.)

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,650 60	Capital paid in coin .....	\$299,500 00
County warrants .....	4,124 93	Profit and loss and contin-	
Loans on real estate .....	270,285 97	gent fund .....	38,112 04
Loans on stocks, bonds, and		Due depositors .....	215,367 17
warrants .....	60 00	Due banks and bankers .....	4,312 17
Loans on other securities		Other liabilities .....	55,000 00
(grain, etc.) .....	6,440 00		
Loans on personal security			
(including overdrafts) .....	223,268 73		
Money on hand .....	52,366 95		
Checks and other cash items .....	757 40		
Due from banks and bankers .....	22,297 59		
Furniture and fixtures .....	2,997 14		
Interest accrued .....	10,000 00		
Expenses and taxes .....	13,042 07		
Total resources .....	\$612,291 38	Total liabilities .....	\$612,291 38

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$299,500. The total number of shares of stock issued is 2,995; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt .....	100 shares.	T. N. Mering .....	100 shares.
W. W. Brownell .....	100 shares.	J. W. Freeman .....	1 share.
E. R. Lowe .....	100 shares.	Benj. Peart .....	50 shares.
Chas. F. Reed .....	35 shares.	D. N. Hershey .....	100 shares.
A. D. Porter .....	100 shares.		

Total number of shares held by the Directors is ..... 686 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo .....	\$253,993 97	\$320,000 00
Colusa .....	10,000 00	20,000 00
Solano .....	6,292 00	15,000 00
Totals .....	\$270,285 97	\$355,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants .....	\$4,247 00	\$4,124 93	\$4,247 00

## BANK OF YOLO—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Woodland Opera House stock -----	\$100 00	\$60 00	\$70 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse -----	\$6,440 00	\$8,100 00



---

SEMI-ANNUAL REPORTS

OF

SAN FRANCISCO BRANCHES OF FOREIGN BANKS,

FILED JANUARY 1, 1885.

---





# REPORTS OF BRANCHES OF FOREIGN BANKS.

## SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1873.]

I. STEINHART, Manager.

(Office hours: 10 A. M. to 3 P. M.)

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$96,027 56	Due head office in London...	\$3,313,125 96
Real estate taken for debt .....	11,700 00	Profit and loss and contin-	
Loans on real estate .....	309,950 00	gent fund .....	61,998 94
Loans on stocks, bonds, and		Due depositors .....	2,427,987 40
warrants .....	259,088 58	Due banks and bankers	
Loans on other securities		(foreign).....	649,957 75
(grain, etc.).....	111,841 75	Other liabilities .....	31,061 41
Loans on personal security			
(including overdrafts) .....	2,359,677 83		
Money on hand .....	1,055,511 66		
Due on letters of credit .....	630,800 98		
Due from banks and bankers.	474,670 90		
Furniture and fixtures .....	10,844 26		
Silver bars and Mexican dol-			
lars on hand and in transitu.	1,057,501 67		
Other assets .....	106,516 27		
Total resources .....	\$6,484,131 46	Total liabilities .....	\$6,484,131 46

### DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred, 29,970 common; the amount paid up on each share of stock is £1 for deferred, and £10 for common.

The names of the Directors, residents of London, are as follows: W. F. Scholfield, E. H. Lushington, J. Sebag, J. Seligman, J. Simon.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$9,700 00	\$13,000 00
Alameda .....	2,000 00	
Totals .....	\$11,700 00	\$13,000 00

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED)—  
Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$111,150 00	\$370,000 00
Lassen .....	4,000 00	
San Bernardino .....	50,500 00	
San Luis Obispo .....	23,000 00	
San Mateo .....	7,300 00	
Arizona Territory .....	14,000 00	
Washington Territory .....	100,000 00	\$370,000 00
Totals .....	\$309,950 00	

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
The bank held on January 1, 1885, sundry stocks, bonds, notes, etc., as collateral for loans amounting to .....	\$259,088 58	\$400,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
The bank held bills of lading, warehouse receipts, chattel mortgages, crude silver, etc., for loans .....	\$111,841 75	\$139,000 00

# SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

(Office hours: 10 A. M. to 3 P. M.)

W. POWELL, Manager.

J. C. KEITH, Acting Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants -----	\$165,363 87	Due head office, London ----	\$603,770 91
Loans on other securities (grain, etc.) -----	253,093 33	Due depositors -----	556,889 82
Loans on personal security (including overdrafts) -----	364,953 26	Due banks and bankers -----	12,841 09
Money on hand -----	387,740 73		
Due from banks and bankers -----	2,350 63		
Total resources -----	\$1,173,501 82	Total liabilities -----	\$1,173,501 82

## DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £346,000.

The names of the Directors are as follows: Robert Gillespie, Chairman; E. Colville, Deputy Chairman; James Anderson, H. D. Harrison, H. E. Ransom, Sir John Rose, G.C.M.G.

### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds -----	\$165,363 87	\$215,000 00

### AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading and warehouse receipts for wheat, barley, grain bags, etc. -----	\$253,093 33	\$354,000 00

# AGENCY OF THE BANK OF BRITISH NORTH AMERICA— SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

W. LAWSON, Agent.

(Office hours: 10 A. M. to 3 P. M.)

C. TAYLOR, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$400,900 00	Due London office	\$653,295 99
Loans on other securities (grain, etc.)	216,820 70	Due depositors	405,051 86
Loans on personal security (including overdrafts)	160,257 30	Due banks and bankers	5,674 57
Money on hand	181,632 89		
Checks and other cash items	104,292 83		
Due from banks and bankers	118 70		
Total resources	\$1,064,022 42	Total liabilities	\$1,064,022 42

## DETAILS.

The amount of capital stock is \$4,866,666 66; the amount subscribed is \$4,866,666 67; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 67. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, John J. Cater, Henry R. Farrier, Richard H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, A. H. Phillpotts, J. Murray Robertson.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad, water, city, and county, etc.	\$527,100 00	\$400,900 00	\$481,150 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, bullion, etc.	\$216,820 70	\$225,557 40

# SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Incorporated September 13, 1880.]

(Office hours: 10 A. M. to 3 P. M.)

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$30,924 34	Capital paid in coin, due head office	\$2,867,531 84
Loans on real estate	79,773 05	Reserve fund and profit and loss	50,000 00
Loans on stocks, bonds, and warrants	268,931 32	Due depositors	1,259,202 41
Loans on other securities (grain, etc.)	541,215 26	Due banks and bankers	29,035 96
Loans on personal security (including overdrafts)	1,131,352 46	Other liabilities	30,481 15
Money on hand	787,221 17		
Checks and other cash items	128,781 84		
Due from banks and bankers	781,996 69		
Expenses and taxes	26,221 71		
Other assets	459,833 52		
Total resources	\$4,236,251 36	Total liabilities	\$4,236,251 36

## DETAILS.

The amount of capital stock is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Babcock	150 shares.	William Newbold	150 shares.
G. W. Campbell	150 shares.	R. D. Peebles	500 shares.
H. Goschen	250 shares.	F. Rodewald	3,000 shares.
E. H. Green	630 shares.	Robert Ryrie	450 shares.
Charles Hemery	1,000 shares.	Baron H. de Stern	502 shares.

Total number of shares held by the Directors is 6,782 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$7,914 88	\$7,914 88
Santa Barbara	7,436 97	7,436 97
Sonoma	7,575 83	7,575 83
San Francisco	7,996 66	7,996 66
Totals	\$30,924 34	\$30,924 34

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK  
(LIMITED)—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Diego.....	\$5,000 00
Alameda.....	22,218 54
Inyo.....	20,064 24
Santa Cruz.....	24,100 30
San Francisco.....	1,500 00
Kitsap County, Washington Territory.....	6,889 97
Total.....	\$79,773 05

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks.....		\$209,541 67	\$319,670 00
Bonds.....	\$95,000 00	59,389 65	90,750 00
Totals.....	\$95,000 00	\$268,931 32	\$410,420 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading.....	\$37,315 22	\$38,407 06
Warehouse receipts.....	256,897 45	279,795 97
Life policies.....	2,500 00	3,500 00
Deposit of other notes as collateral security.....	118,023 13	136,273 05
Grain in warehouse.....	126,479 46	180,790 00
Totals.....	\$541,215 26	\$638,766 08



# LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated January 9, 1884.]

(Office hours: 10 A. M. to 3 P. M.)

DAVID CAHN, Manager.

EUGENE MEYER, Sub Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$187,067 98	Due head office.....	\$2,458,314 29
Loans on stocks, bonds, and warrants.....	208,727 10	Due depositors.....	1,441,268 96
Loans on other securities (grain, etc.).....	631,298 14	Other liabilities.....	4,492 61
Loans on personal security (including overdrafts).....	1,956,184 11		
Money on hand.....	528,233 40		
Foreign coin.....	1,786 63		
Due from banks and bankers (foreign).....	313,940 05		
Furniture and fixtures.....	3,500 00		
Interest accrued.....	14,272 34		
Due on letters of credit.....	41,871 16		
Other assets.....	17,194 95		
Total resources.....	\$3,904,075 86	Total liabilities.....	\$3,904,075 86

## DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 25,000; the amount paid up on each share of stock is \$80.

The names of the Directors are as follows: William Paterson, James Whittall, James La Fontaine, S. L. Simon, Simon Lazard, Elie Lazard.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$5,000 00	} \$342,050 00
San Francisco.....	14,000 00	
Yolo.....	20,000 00	
Los Angeles.....	61,000 00	
Colusa.....	45,000 00	
Sonoma.....	42,067 98	
Totals.....	\$187 067 98	\$342,050 00

## LONDON, PARIS, AND AMERICAN BANK (LIMITED)—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc., as collaterals.....	\$208,727 10	\$287,350 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc.....	\$631,298 14	\$872,449 80

---

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION,

FILED JANUARY 1, 1885.

---



# REPORTS OF BANKS IN LIQUIDATION.

## FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

(Office hours: 10 A. M. to 3 P. M.)

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ....	\$73,510 28	Capital paid in coin .....	\$60,000 00
Miscellaneous bonds and stocks .....	6,495 53	Due depositors .....	150,469 78
Loans on stocks, bonds, and warrants .....	14,441 97	Dividends unpaid, due depositors .....	2,054 20
Loans on other securities (grain, etc.) .....	5,004 58	Interest accrued .....	2,694 60
Loans on personal security ..	18,118 06		
Money on hand .....	2,073 62		
Furniture and fixtures .....	500 00		
Interest accrued .....	2,694 60		
Expenses and taxes .....	505 04		
Other assets .....	8,883 99		
Depreciation .....	82,990 91		
Total resources .....	\$215,218 58	Total liabilities .....	\$215,218 58

### DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. E. Davis .....	150 shares.	John Blair .....	150 shares.
Abner Doble .....	50 shares.	Chas. Clayton .....	1 share.
S. E. Dutton .....	5 shares.	Geo. W. Swan .....	150 shares.
Wm. Ede .....	150 shares.	N. W. Spaulding .....	50 shares.
L. G. Harvey .....	145 shares.		

Total number of shares held by the Directors is .....

851 shares.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$41,877 47
San Mateo .....	3,160 07
Santa Clara .....	16,000 00
Alameda .....	1,034 50
Contra Costa .....	6,432 24
San Joaquin .....	5,006 00
Total .....	\$73,510 28

## FARMERS' AND MECHANICS' BANK OF SAVINGS—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal Company stocks.....	\$50,000 00	\$6,470 28
Swamp land warrants.....	1,868 50	25 25
Totals.....	\$51,868 50	\$6,495 53

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
400 shares California Fruit Growing Association.....	\$40,000 00	\$7,970 00
Swamp land warrants.....	6,870 00	6,471 97
Totals.....	\$46,870 00	\$14,441 97

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to 160 acres of land.....	\$5,004 58



# THE FRENCH SAVINGS AND LOAN SOCIETY — SAN FRANCISCO.

[Incorporated January 31, 1860.]

(Office hours: 10 A. M. to 3 P. M.)

LANDRY C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$65,925 00	Due depositors .....	\$1,760,973 00
Miscellaneous bonds and stocks .....	100,000 00		
Loans on real estate .....	15,922 00		
Money on hand .....	343 60		
Due from banks and bankers.....	17,500 00		
Furniture and fixtures .....	200 00		
Deficit .....	1,561,082 40		
Total resources .....	\$1,760,973 00	Total liabilities .....	\$1,760,973 00

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Estimated Value.
Alameda .....	\$21,000 00
San Francisco .....	44,925 00
Total .....	\$65,925 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$14,772 00	\$20,000 00
San Mateo .....	1,150 00	2,000 00
Totals .....	\$15,922 00	\$22,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Estimated Value.
150 bonds Amador Canal and Mining Co. ....	\$150,000 00	\$135,500 00	\$100,000 00

## MARYSVILLE SAVINGS BANK (MUTUAL).

[Incorporated April 8, 1869.]

(Office hours : 9 A. M. to 4 P. M. On Saturdays only.)

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, furniture, etc.	\$2,500 00	Reserve fund.....	\$49,716 73
Real estate taken for debt .....	29,316 17	Due depositors .....	95,806 83
Loans on real estate.....	78,052 15		
Money on hand .....	1,131 42		
Checks, and other cash items.	1,538 50		
Due from banks and bankers.	25,008 47		
Interest accrued.....	7,105 64		
Other assets.....	871 21		
Total resources.....	\$145,523 56	Total liabilities .....	\$145,523 56

## DETAILS.

The names of the Directors are as follows: Marcus Marcuse, R. G. Stanwood, I. S. Belcher, D. E. Knight, L. T. Crane.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba .....	\$7,000 00	\$7,000 00
Sutter .....	22,316 17	22,316 17
Totals .....	\$29,316 17	\$29,316 17

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$12,608 32	\$19,500 00
Sutter .....	72,549 47	85,400 00
Totals .....	\$85,157 79	\$104,900 00

## MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

PETER DEAN, President.

(Office hours: 9 A. M. to 5 P. M.)

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt (appraised value) .....	\$113,822 15	Due depositors, other than unpaid dividends .....	\$186,244 46
Loans on real estate .....	8,102 88	Dividends unpaid, due depositors .....	17,885 88
Money on hand .....	5,932 32		
Checks and other cash items .....	375 80		
Due from banks and bankers .....	17,813 76		
Furniture and fixtures .....	1,740 00		
Interest accrued .....	1,600 67		
Apparent deficit, being estimated depreciation in real estate .....	54,742 76		
Total resources .....	\$204,130 34	Total liabilities .....	\$204,130 34

## DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt .....	23 $\frac{1}{3}$ shares.	William T. Garratt .....	23 $\frac{1}{3}$ shares.
William H. Culver .....	23 $\frac{1}{3}$ shares.	Peter Dean .....	3 $\frac{1}{3}$ shares.
George Robins .....	1 $\frac{1}{3}$ shares.	James Simpson .....	1 $\frac{1}{3}$ shares.
Francis Smith .....	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs .....	23 $\frac{1}{3}$ shares.
J. F. Snow .....	23 $\frac{1}{3}$ shares.	T. V. O'Brien .....	3 $\frac{1}{3}$ shares.
H. T. Graves .....	20 shares.		

Total number of shares held by the Directors is ..... 166  $\frac{2}{3}$  shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$140,875 61	\$96,722 15
Alameda .....	27,689 30	17,100 00
Totals .....	\$168,564 91	\$113,822 15

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$8,102 88	\$8,102 88

# ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

(Office hours: 10 A. M. to 3 P. M.)

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$373,968 81	Capital paid in coin	\$128,975 00
Loans on real estate	40,417 35	Due depositors	740,992 26
Money on hand	2,595 60	Dividends unpaid	24,143 46
Due from banks and bankers	158,000 00	Other liabilities	2,586 61
Furniture and fixtures	905 00		
Interest accrued	2,545 72		
Other assets	1,599 61		
Balance (depreciation)	316,665 24		
Total resources	\$896,697 33	Total liabilities	\$896,697 33

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249.

The amount paid up on	1,249 shares is	\$124,900
The amount paid up on	16 shares is	1,200
The amount paid up on	45 shares is	2,250
The amount paid up on	25 shares is	625

The amount paid up on 1,335 shares is \$128,975

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter	50 shares.	Charles Montgomery	10 shares.
H. J. Tilden	10 shares.	L. B. Sonnenberg	50 shares.
James Henderson	10 shares.	Louis Zeh	35 shares.
Daniel Hicks	10 shares.		

Total number of shares held by the Directors is 175 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$3,525 15
Napa	3,004 40
San Francisco	147,080 34
San Mateo	5,393 71
Santa Clara	107,187 42
Sonoma	32,383 61
Sutter	75,394 18
Total	\$373,968 81

## ODD FELLOWS' SAVINGS BANK—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda .....	\$800 00
San Francisco .....	16,815 00
Santa Clara .....	8,000 00
Sonoma .....	14,802 35
Total .....	\$40,417 35

NOTE.—The liability to depositors, inclusive of dividends in liquidation unpaid, as shown by the deposit ledgers, is \$777,791 83, being \$12,656 11 in excess of the above. The true liability cannot be ascertained until all outstanding pass-books have been presented and compared, as it is not known what payments have been omitted to be posted by the late Secretary, on account of volume 21 of "Depositors Receipts" being missing and cannot be found.

## BANK OF HAYWARDS.

[Incorporated May 17, 1883.]

(Office hours: 9 A. M. to 4 P. M.)

A. C. HENRY, President.

P. R. BOREIN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants .....	\$744 30	Capital paid in coin .....	\$5,721 80
Loans on other securities (grain, etc.) .....	300 00	Due depositors .....	6,110 06
Loans on personal security .....	4,145 00	Due banks and bankers .....	34 10
Money on hand .....	3,939 98	Other liabilities .....	2,905 61
Due from banks and bankers .....	62 95		
Furniture and fixtures .....	2,189 38		
Expenses and taxes .....	2,538 96		
Other assets .....	851 00		
Total resources .....	\$14,771 57	Total liabilities .....	\$14,771 57

## DETAILS.

The amount of capital stock is \$25,000; the amount subscribed is \$25,000; the total amount actually paid in coin by stockholders for capital stock is \$5,721 80. The total number of shares of stock issued is 469; the amount paid up on each share of stock is \$12 20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Henry .....	250 shares.	Henry Strabel .....	10 shares.
C. Herrmann .....	20 shares.	P. R. Borein .....	10 shares.
D. S. Smalley .....	10 shares.		

Total number of shares held by the Directors is..... 300 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Alameda County warrants .....	\$744 30	\$744 30	\$744 30

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Value of Securities.
Warehouse receipts (grain) .....	\$300 00



## PACIFIC TRUST COMPANY—STOCKTON.

[Incorporated August 20, 1883.]

(Office hours: 9 A. M. to 3 P. M.)

P. S. WILKES, President.

GEORGE TILGHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$30,650 00	Capital paid in coin .....	\$81,150 00
Loans on personal security (including overdrafts).....	39,675 48	Due depositors .....	325 00
Money on hand .....	40 50	Other liabilities .....	3,439 95
Due from banks and bankers.....	377 11		
Expenses and taxes .....	13,195 68		
Other assets.....	976 18		
Total resources.....	\$84,914 95	Total liabilities.....	\$84,914 95

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$84,400; the total amount actually paid in coin by stockholders for capital stock is \$81,150. The total number of shares of stock issued is 4,220; the amount paid up on each share of stock is, some at \$20 and some at \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. N. Castle .....	20 shares.	J. D. McDougald.....	100 shares.
Franklin Davis .....	100 shares.	Thomas J. Pope .....	100 shares.
J. F. Goslin .....	100 shares.	D. M. Pool.....	50 shares.
Norval Harrison.....	50 shares.	E. E. Thrift.....	100 shares.
J. C. Hoisholt.....	100 shares.	P. S. Wilkes.....	700 shares.
B. F. Langford.....	100 shares.		

Total number of shares held by the Directors is.....1,520 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$29,150 00	\$40,000 00
Stanislaus .....	1,500 00	2,000 00
Totals .....	\$30,650 00	\$42,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
100 shares Pacific Trust Company stock .....	\$10,000 00	\$1,000 00
50 shares Pacific Trust Company stock .....	5,000 00	500 00
Totals .....	\$15,000 00	\$1,500 00



---

SEMI-ANNUAL REPORTS

OF

SAVINGS BANKS OF CALIFORNIA,

FILED JULY 1, 1885.

---



# REPORTS OF SAVINGS BANKS.

## CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$45,767 65	Capital paid in coin .....	\$72,900 00
Miscellaneous bonds and stocks .....	13,000 00	Reserve fund .....	6,196 20
Loans on real estate .....	381,288 06	Due depositors .....	416,162 13
Money on hand .....	11,039 42	Other liabilities .....	1,847 73
Due from banks and bankers .....	40,452 20		
Furniture and fixtures .....	200 00		
Other assets .....	5,358 73		
Total resources .....	\$497,106 06	Total liabilities .....	\$497,106 06

### DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,900; the total amount actually paid in coin by stockholders for capital stock is \$72,900. The total number of shares of stock issued is 729; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson .....	79 shares.	Chas. Lux .....	23 shares.
R. F. Bunker .....	12 shares.	Chas. D. Farquharson .....	29 shares.
A. C. Corbett .....	23 shares.	J. F. Cowdery .....	20 shares.
J. R. Wilcox .....	16 shares.	Thos. Downing .....	40 shares.
John Bain .....	18 shares.	Henry Miller .....	27 shares.
John Easton .....	18 shares.		

Total number of shares held by the Directors is ..... 305 shares.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$40,118 44	\$43,600 00
Alameda .....	5,649 21	5,700 00
Totals .....	\$45,767 65	\$49,300 00

## CALIFORNIA SAVINGS AND LOAN SOCIETY—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$168,938 62	\$359,200 00
Fresno .....	82,003 99	176,800 00
Tulare .....	41,453 28	88,700 00
Yolo .....	36,661 00	67,000 00
Merced .....	22,057 05	54,000 00
Kern .....	14,179 70	90,000 00
Solano .....	7,696 25	10,000 00
Alameda .....	4,298 17	17,800 00
San Mateo .....	4,000 00	14,000 00
Totals .....	\$381,288 06	\$877,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds .....	\$20,000 00	\$13,000 00	\$10,200 00
12 coupons .....	8,400 00	-----	4,284 00
Totals .....	\$28,400 00	\$13,000 00	\$14,484 00



# LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

LANDRY C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$7,707 06	Capital paid in coin.....	\$148,300 00
United States bonds.....	423,499 24	Reserve fund and profit and loss.....	58,364 67
Loans on real estate.....	1,440,626 89	Due depositors.....	1,759,102 96
Money on hand.....	8,760 39	Other liabilities.....	923 78
Due from banks and bankers.....	80,083 75		
Other assets.....	6,014 08		
Total resources.....	\$1,966,691 41	Total liabilities.....	\$1,966,691 41

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$222,800; the total amount actually paid in coin by stockholders for capital stock is \$148,300. The total number of shares of stock issued is 1,284; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Touchard .....	20 shares.	E. J. Le Breton.....	48 shares.
H. Barroilhet.....	10 shares.	Em. Meyer.....	10 shares.
L. C. Babin.....	26 shares.	J. C. Sala.....	2 shares.
F. P. Masson.....	5 shares.	A. Comte, Jr.....	1 share.
Paul Fleury.....	3 shares.		
Total number of shares held by the Directors is.....		125 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$7,707 06	\$9,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$53,850 00	\$100,000 00
San Francisco.....	1,371,576 89	2,200,000 00
Santa Clara.....	12,000 00	50,000 00
San Luis Obispo.....	1,500 00	10,000 00
San Mateo.....	250 00	500 00
Sonoma .....	1,450 00	6,000 00
Totals .....	\$1,440,626 89	\$2,366,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 per cent U. S. bonds, consols of 1907, registered	\$400,000 00	\$423,499 24	\$489,500 00

## FRESNO LOAN AND SAVINGS BANK.

[Incorporated January 18, 1884.]

M. J. DONAHOO, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,734 83	Capital paid in coin .....	\$15,000 00
County warrants .....	13 00	Due depositors .....	14,475 90
Loans on real estate .....	10,793 83	Other liabilities .....	1,974 77
Money on hand .....	4,426 29		
Due from banks and bankers .....	1,353 05		
Furniture and fixtures .....	539 65		
Expenses and taxes .....	520 02		
Other assets .....	70 00		
Total resources .....	\$31,450 67	Total liabilities .....	\$31,450 67

## DETAILS.

The amount of capital stock is \$20,000; the amount subscribed is \$20,000; the total amount actually paid in coin by stockholders for capital stock is \$15,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

M. J. Donahoo .....	40 shares.	W. T. Oden .....	40 shares.
A. M. Clark .....	40 shares.	J. R. White .....	40 shares.
W. H. McKenzie .....	40 shares.		

Total number of shares held by the Directors is ..... 200 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$10,793 83	\$30,750 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
School warrants .....	\$15 00	\$13 00

## GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$60,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	298,900 16	Reserve fund and profit and loss .....	200,278 12
United States bonds .....	1,400,000 00	Due depositors .....	12,265,330 57
Miscellaneous bonds and stocks .....	353,500 00	Other liabilities .....	43,802 41
Loans on real estate .....	6,990,768 39		
Loans on stocks and bonds .....	3,174,700 00		
Money on hand .....	531,042 55		
Furniture and fixtures .....	500 00		
Total resources .....	\$12,809,411 10	Total liabilities .....	\$12,809,411 10

## DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig .....	10 shares.	N. Van Bergen .....	6 shares.
Ed. Kruse .....	10 shares.	Ign. Steinhart .....	5 shares.
George H. Eggers .....	10 shares.	A. E. Hecht .....	3 shares.
F. Roeding .....	10 shares.	Charles Kohler .....	2 shares.
O. Schoemann .....	10 shares.		

Total number of shares held by the Directors is..... 66 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$243,424 43	\$270,000 00
Alameda .....	46,481 10	47,000 00
San Mateo .....	8,994 63	9,000 00
Totals .....	\$298,900 16	\$326,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$5,691,074 39	\$15,000,000 00
Alameda .....	559,984 00	
Butte .....	244,500 00	
Tehama .....	117,000 00	
Colusa .....	75,000 00	
San Joaquin .....	65,000 00	
Marin .....	47,925 00	
Stanislaus .....	41,000 00	
Napa .....	40,000 00	
Santa Clara .....	37,000 00	
Sonoma .....	33,500 00	
Solano .....	20,000 00	
San Mateo .....	10,785 00	
Contra Costa .....	8,000 00	
Totals .....	\$6,990,768 39	\$15,000,000 00

## GERMAN SAVINGS AND LOAN SOCIETY—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3 and 4 per cent bonds .....	\$1,400,000 00	\$1,400,000 00	\$1,430,000 00
Alameda, San Francisco, Sonoma, Sutter, and City of Stockton bonds .....	248,500 00	248,500 00	258,500 00
New Mexico and City of Portland (Oregon) bonds .....	105,000 00	105,000 00	108,000 00
Totals .....	\$1,753,500 00	\$1,753,500 00	\$1,796,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Territory of Arizona bonds .....	\$315,500 00	\$167,000 00	\$330,000 00
Spring Valley Waterworks stock .....	221,100 00	148,700 00	200,000 00
San Francisco Gaslight Company stock .....	517,500 00	196,500 00	275,000 00
United States bonds .....	119,000 00	119,000 00	145,000 00
California State and county bonds .....	606,200 00	561,000 00	640,000 00
Miscellaneous bonds and City Cable Railroad stocks .....	2,526,000 00	1,982,500 00	2,640,000 00
Totals .....	\$4,305,300 00	\$3,174,700 00	\$4,230,000 00

# HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859.]

MYLES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$200,000 00	Reserve fund and profit and loss .....	\$1,418,540 04
Real estate taken for debt .....	477,496 93	Due depositors .....	19,605,676 70
United States bonds .....	9,663,232 70		
Loans on real estate .....	10,089,895 82		
Money on hand .....	504,504 89		
Checks and other cash items .....	1,720 55		
Interest accrued on U. S. bonds, \$103,200; on loans, \$14,105 85 .....	117,305 85		
Total resources .....	\$21,054,216 74	Total liabilities .....	\$21,054,216 74

## DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Myles D. Sweeney, C. D. O'Sullivan, R. J. Tobin, G. Touchard, P. Donahue, M. J. O'Connor, Jos. A. Donohoe, D. J. Oliver.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$62,707 05	\$477,496 93
Marin .....	7,109 22	
San Mateo .....	2,250 86	
Santa Clara .....	2,400 00	
San Francisco .....	403,029 80	
Totals .....	\$477,496 93	\$477,496 93

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$272,435 58	\$16,816,493 03
Marin .....	85,739 29	
Napa .....	24,657 63	
San Mateo .....	94,938 60	
Santa Clara .....	41,455 00	
Solano .....	14,942 37	
San Francisco .....	\$9,555,727 35	
Totals .....	\$10,089,895 82	\$16,816,493 03

### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 6 and 4 per cent. ....	\$8,720,000 00	\$9,663,232 70	\$10,775,175 00

# HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

ADOLPH C. WEBER, President.

ERNEST BRAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$73,105 89	Capital paid in coin.....	\$80,000 00
Real estate taken for debt .....	9,552 81	Reserve fund and profit and loss .....	55,566 04
United States bonds.....	90,332 76	Due depositors .....	1,904,780 00
Miscellaneous bonds and stocks .....	35,325 00	Other liabilities.....	27,920 84
Loans on real estate.....	1,843,422 47		
Loans on stocks, bonds, and warrants .....	404 00		
Loans on other securities (grain, etc.) .....	17,216 50		
Money on hand .....	20,111 36		
Due from banks and bankers .....	68,527 08		
Total resources.....	\$2,157,997 87	Total liabilities .....	\$2,157,997 87

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$80,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Weber .....	5 shares.	W. J. Lowry .....	4 shares.
H. Luchsinger .....	4 shares.	A. H. Ryhiner .....	5 shares.
W. S. Keyes .....	9 shares.		
Total number of shares held by the Directors is .....			27 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$9,552 81	\$11,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value
San Francisco .....	\$1,316,061 23	\$2,000,000 00
Alameda .....	194,609 89	400,000 00
Marin .....	59,520 97	125,000 00
San Mateo .....	10,975 15	25,000 00
Santa Clara .....	61,431 25	150,000 00
San Joaquin .....	114,945 09	300,000 00
Santa Cruz .....	4,588 85	10,000 00
Napa .....	9,056 70	20,000 00
Solano .....	29,153 38	75,000 00
Contra Costa .....	7,600 00	20,000 00
Stanislaus .....	11,200 00	30,000 00
Monterey .....	16,546 00	30,000 00
San Luis Obispo .....	7,533 36	50,000 00
Totals .....	\$1,843,422 47	\$3,835,000 00



## HUMBOLDT SAVINGS AND LOAN SOCIETY—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. 4 per cent registered bonds.....	\$80,000 00	\$90,332 76	\$97,600 00
Spring Valley Waterworks, first mortgage bonds.....	30,000 00	35,325 00	35,325 00
Totals.....	\$110,000 00	\$125,657 76	\$132,925 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Six shares Union Insurance Company's stock.....	\$600 00	\$404 00	\$600 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society.....	\$17,216 50	\$26,500 00

## LOS ANGELES SAVINGS BANK.

[Incorporated April 8, 1884.]

L. C. GOODWIN, President.

J. V. WACHTEL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$94,175 00	Capital paid in coin.....	\$25,000 00
Money on hand.....	3,508 52	Reserve fund and profit and loss.....	6,238 57
Due from banks and bankers.....	19,839 98	Due depositors.....	97,963 54
Furniture and fixtures.....	3,582 27	Other liabilities.....	34 80
Expenses and taxes.....	8,131 14		
Total resources.....	\$129,236 91	Total liabilities.....	\$129,236 91

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman.....	451 shares.	L. C. Goodwin.....	50 shares.
J. E. Plater.....	200 shares.	R. S. Baker.....	50 shares.
J. A. Paxton.....	100 shares.		

Total number of shares held by the Directors is..... 851 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$94,175 00	\$226,300 00

## BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ---	\$8,807 63	Reserve fund and profit and loss -----	\$13,719 17
Loans on real estate -----	279,465 81	Due depositors -----	281,207 16
Money on hand -----	7,596 28	Due banks and bankers -----	4,886 98
Due from banks and bankers.	2,943 59		
Furniture and fixtures -----	1,000 00		
Total resources -----	\$299,813 31	Total liabilities -----	\$299,813 31

## DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, C. W. Denslow, A. Heeser, J. B. Ford, Jas. Townsend, R. Stickney, Wm. Heeser.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino -----	\$8,807 63	\$9,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino -----	\$248,458 68	\$450,000 00
Alameda -----	16,325 21	40,000 00
Humboldt -----	14,681 92	30,000 00
Totals -----	\$279,465 81	\$520,000 00

## MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,074 60	Capital paid in coin.....	\$60,000 00
Real estate taken for debt.....	432 43	Reserve fund and profit and	
County warrants.....	2,554 20	loss.....	15,125 95
Loans on real estate.....	335,315 24	Due depositors.....	345,960 40
Loans on stocks, bonds, and		Other liabilities.....	1,957 45
warrants.....	1,513 75		
Loans on other securities			
(grain, etc.).....	12,224 00		
Money on hand.....	6,385 80		
Due from banks and bankers.....	52,356 47		
Furniture and fixtures.....	2,187 31		
Total resources.....	\$423,043 80	Total liabilities.....	\$423,043 80

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich.....	620 shares.	J. K. Law.....	20 shares.
A. A. Smith.....	140 shares.	C. H. Huffman.....	100 shares.
G. H. Fancher.....	150 shares.	H. N. Rucker.....	5 shares.
L. R. Fancher.....	63 shares.		

Total number of shares held by the Directors is.....1,098 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced.....	\$432 43	\$800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$273,115 24	\$487,705 71
Mariposa.....	800 00	
Stanislaus.....	7,000 00	
Fresno and Tulare.....	54,400 00	
Totals.....	\$335,315 24	\$487,705 71

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Merced County warrants.....	\$2,554 20	\$2,554 20	\$2,554 20

## MERCED SECURITY SAVINGS BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Merced County warrants-----	\$1,881 25	\$1,513 75	\$1,881 25

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat -----	\$12,224 00	\$17,656 86

## OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$105,000 00	Capital paid in coin .....	\$475,000 00
Real estate taken for debt .....	82,420 02	Reserve fund and profit and loss .....	25,000 00
Miscellaneous bonds and stocks .....	756,349 58	Due depositors .....	1,893,594 59
Loans on real estate .....	950,532 81	Other liabilities .....	7,000 00
Loans on stocks, bonds, and warrants .....	111,450 00		
Loans on other securities (grain, etc.) .....	16,451 54		
Loans on personal security (including overdrafts) .....	232,486 88		
Money on hand .....	84,897 63		
Checks and other cash items .....	16,931 70		
Due from banks and bankers .....	42,574 43		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$2,400,594 59	Total liabilities .....	\$2,400,594 59

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich .....	435 shares.	Samuel Merritt .....	700 shares.
F. Blake .....	155 shares.	Israel Lawton .....	10 shares.
R. E. Cole .....	15 shares.	H. Rogers .....	100 shares.
W. E. Miller .....	200 shares.	E. C. Sessions .....	100 shares.

Total number of shares held by the Directors is ..... 1,715 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda .....	\$81,532 24
San Francisco .....	887 78
Total .....	\$82,420 02

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$913,014 81	\$1,825,000 00
Contra Costa .....	6,300 00	13,000 00
Merced .....	3,500 00	12,000 00
Santa Clara .....	10,905 00	45,000 00
Solano .....	4,000 00	12,000 00
Tehama .....	6,000 00	66,000 00
Tulare .....	6,813 00	14,000 00
Totals .....	\$950,532 81	\$1,987,600 00



## OAKLAND BANK OF SAVINGS—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California .....	\$343,500 00	\$343,500 00	\$727,349 58
Bonds of other solvent corporations .....	354,550 00	354,550 00	
Stock, bank of California .....	20,000 00	29,000 00	31,200 00
General premium account and interest accrued .....		29,299 58	
Totals .....	\$718,050 00	\$756,349 58	\$758,549 58

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock of various solvent corporations, such as banks, insurance companies, etc. ....	\$205,000 00	\$111,450 00	\$180,240 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books .....	\$16,451 54	\$21,515 00

## PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$4,552 65	Capital paid in coin .....	\$225,237 10
Miscellaneous bonds and stocks .....	11,220 00	Reserve fund and profit and loss .....	31,852 63
Loans on real estate .....	409,687 83	Due depositors .....	194,633 80
Money on hand .....	18,948 27	Other liabilities .....	2,935 62
Due from banks and bankers .....	2,929 09		
Furniture and fixtures .....	2,479 00		
Expenses and taxes .....	4,847 31		
Total resources .....	\$454,664 15	Total liabilities .....	\$454,664 15

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman .....	36,076 shares.	G. M. Hayton .....	6,498 shares.
J. L. Huntoon .....	34,873 shares.	E. J. Croly .....	4,119 shares.
Samuel Gottlieb .....	999 shares.	E. C. Atkinson .....	221 shares.
Wm. Johnston .....	1,056 shares.		
Total number of shares held by the Directors is .....		83,842 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento .....	\$3,125 00	\$3,125 00
Colusa .....	1,427 65	1,427 65
Totals .....	\$4,552 65	\$4,552 65

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$159,222 63	\$319,160 00
Washoe, Nevada .....	61,725 00	94,900 00
Placer .....	30,576 81	80,400 00
Tehama .....	15,000 00	30,000 00
Sutter and Yuba .....	31,000 00	64,800 00
Butte and Amador .....	17,433 00	32,200 00
El Dorado and Solano .....	10,300 00	32,430 00
Yolo and Sacramento .....	84,430 39	199,100 00
Totals .....	\$409,687 83	\$852,990 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares stock of the Odd Fellows' Hall Association, Sacramento .....	\$14,960 00	\$11,220 00	\$14,960 00

## SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

F. H. RUNGE, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	23,950 00	Reserve fund and profit and loss .....	9,422 15
Miscellaneous bonds and stocks .....	10,960 00	Due depositors .....	169,012 30
Loans on real estate .....	137,625 00		
Money on hand .....	18,399 45		
Furniture and fixtures .....	1,000 00		
Other assets .....	500 00		
Total resources .....	\$198,434 45	Total liabilities .....	\$198,434 45

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows :

William Effey .....	30 shares.	F. H. Runge .....	9 shares.
P. B. Fagen .....	70 shares.	H. Willey .....	50 shares.
H. Skinner .....	100 shares.	F. Hageman .....	40 shares.
A. P. Swanton .....	24 shares.		
Total number of shares held by the Directors is .....			323 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$23,950 00	\$28,050 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$18,500 00	\$39,000 00
San Mateo .....	20,500 00	32,500 00
Santa Cruz .....	98,625 00	140,000 00
Totals .....	\$137,625 00	211,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County .....	\$10,960 00	\$10,960 00	\$10,960 00

## SAN FRANCISCO SAVINGS UNION—SAN FRANCISCO.

[Incorporated June 18, 1862.]

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$100,000 00	Capital paid in coin .....	\$400,000 00
Real estate taken for debt .....	906,511 81	Reserve fund and profit and loss .....	85,019 41
United States bonds .....	908,750 00	Due depositors .....	12,268,350 15
Miscellaneous bonds, stocks, and warrants .....	284,284 10	Other liabilities .....	103,896 37
Loans on real estate .....	9,177,144 98		
Loans on stocks, bonds, and warrants .....	1,121,961 50		
Money on hand .....	176,946 01		
Due from banks and bankers .....	180,667 53		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$12,857,265 93	Total liabilities .....	\$12,857,265 93

## DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Miller .....	80 shares.	Jos. G. Eastland .....	30 shares.
Alex. Campbell, Sr. ....	16 shares.	W. C. B. De Fremery .....	18 shares.
J. Archbald .....	74 shares.	D. E. Martin .....	40 shares.
Wm. Ashburner .....	21 shares.	Chas. Pace .....	60 shares.
Geo. C. Boardman .....	12 shares.		

Total number of shares held by the Directors is.....351 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$334,296 70	\$906,511 81
Alameda .....	245,247 04	
Sacramento and Solano .....	149,016 65	
Yolo and Colusa .....	124,449 90	
San Mateo .....	79,941 88	
Kern .....	38,168 87	
Santa Clara .....	10,390 77	
Total .....	\$981,511 81	
Less credit from contingent fund .....	75,000 00	
Grand totals .....	\$906,511 81	\$906,511 81

## SAN FRANCISCO SAVINGS UNION—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$4,414,393 18	
Alameda and Butte.....	1,839,195 80	
Colusa and Contra Costa.....	253,275 00	
Fresno and Los Angeles.....	240,821 00	
Marin and Merced.....	590,305 00	
Monterey and Napa.....	168,517 00	
Placer and San Benito.....	158,959 00	
San Joaquin.....	128,909 00	\$20,000,000 00
San Luis Obispo.....	332,464 00	
Santa Barbara.....	156,671 00	
San Mateo and Santa Clara.....	244,070 00	
Siskiyou and Solano.....	79,477 00	
Stanislaus and Sutter.....	260,528 00	
Tehama and Tulare.....	201,623 00	
Ventura.....	40,098 00	
Yolo and Yuba.....	67,839 00	
Totals.....	\$9,177,144 98	\$20,000,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4½ and 4 per cent registered bonds	\$785,000 00	\$908,750 00	\$938,450 00
Bonds and warrants of counties of the State of California, and of municipal corporations thereof.....	300,000 00	284,284 10	308,659 00
Totals.....	\$1,085,000 00	\$1,193,034 10	\$1,247,109 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bonds of the United States.....	\$1,000 00	\$502 00	\$1,232 00
Bonds of the State of California, and of the counties, cities, and municipalities thereof.....	2,398 00	1,459 00	2,535 00
Bonds and promissory notes of quasi-public and industrial corporations.....	993,500 00	810,450 00	949,950 00
Shares of capital stock of quasi-public and industrial corporations.....	1,016,900 00	309,550 50	567,893 00
Totals.....	\$2,013,798 00	\$1,121,961 50	\$1,521,610 00

## SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

M. MALARIN, President.

J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault .....	\$225,000 00	Capital paid in coin .....	\$300,000 00
United States bonds .....	14,610 00	Reserve fund and profit and	
County warrants .....	7 00	loss .....	8,643 85
Loans on real estate .....	43,300 00	Due depositors .....	101,194 50
Loans on stocks, bonds, and		Other liabilities .....	3,019 44
warrants .....	400 00		
Loans on personal security			
(including overdrafts) .....	59,751 96		
Money on hand .....	16,736 85		
Due from banks and bankers.	51,210 45		
Furniture and fixtures .....	1,404 18		
Expenses and taxes .....	437 35		
Total resources .....	\$412,857 79	Total liabilities .....	\$412,857 79

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin .....	4,000 shares.	R. Roberts .....	1,000 shares.
M. Malarin .....	1,000 shares.	J. E. Auzeais .....	200 shares.
John Auzeais .....	100 shares.		

Total number of shares held by the Directors is ..... 6,300 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$43,300 00	\$121,370 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds .....	\$12,000 00	\$14,610 00	\$14,610 00
County warrants .....	7 00	7 00	7 00
Totals .....	\$12,007 00	\$14,617 00	\$14,617 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Gatos gas stock .....	\$1,250 00	\$400 00	\$400 00



## SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

HORACE DAVIS, President.

C. W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$45,500 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt.....	1,279,674 39	Reserve fund and profit and loss.....	213,215 88
Miscellaneous bonds and stocks .....	555,045 11	Due depositors.....	2,775,369 46
Loans on real estate.....	772,069 90	Other liabilities.....	25,973 10
Loans on stocks, bonds, and warrants .....	469,550 00		
Loans on personal security (including overdrafts).....	270,000 00		
Money on hand .....	68,808 02		
Due from banks and bankers.....	47,918 52		
Other assets.....	5,992 50		
Total resources.....	\$3,514,558 44	Total liabilities .....	\$3,514,558 44

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. Davis .....	300 shares.	B. O. Devoe.....	200 shares.
I. Hyde .....	300 shares.	J. H. Goodman .....	276 shares.
W. A. Aldrich .....	500 shares.	A. A. Smith.....	50 shares.
S. C. Bigelow.....	200 shares.	A. N. Drown.....	30 shares.

Total number of shares held by the Directors is..... 1,856 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$774,382 45	\$1,279,674 39
Contra Costa .....	255,800 00	
Alameda .....	127,087 57	
Santa Barbara .....	30,200 00	
San Mateo.....	42,800 00	
Tulare .....	8,564 37	
Marin .....	21,000 00	
San Joaquin .....	12,500 00	
Solano .....	1,490 00	
Santa Clara.....	5,000 00	
Napa .....	250 00	
Totals.....	\$1,279,674 39	\$1,279,674 39

## SAVINGS AND LOAN SOCIETY—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$549,761 77	\$1,715,710 88
Alameda .....	74,160 65	
San Mateo .....	32,306 77	
Tulare .....	5,823 66	
Napa .....	23,989 80	
San Diego .....	25,000 00	
Solano .....	2,946 25	
Los Angeles .....	12,089 67	
Contra Costa .....	6,316 00	
Fresno .....	925 00	
Merced .....	31,000 00	
Santa Barbara .....	3,783 12	
Santa Clara .....	2,467 21	
Marin .....	1,500 00	
Totals .....	\$772,069 90	\$1,715,710 88

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of cities and counties of California .....	\$129,000 00	\$116,025 96	\$120,640 00
Spring Valley Waterworks stock, and stocks of various other solvent industrial corporations .....	47,200 00	44,184 63	46,184 00
First mortgage bonds of Spring Valley Waterworks, Pacific Rolling Mills, etc. ....	375,000 00	394,834 52	396,180 00
Totals .....	\$551,200 00	\$555,045 11	\$563,004 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds .....	\$747,400 00	\$486,900 00	\$715,510 00
Bank stocks .....	147,600 00	147,250 00	193,780 00
Bonds of cities and counties of California .....	126,000 00	44,900 00	126,920 00
Stocks and bonds of various solvent industrial corporations .....	149,300 00	60,500 00	77,630 00
Totals .....	\$1,170,300 00	\$739,550 00	\$1,113,840 00

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 2, 1885.]

E. F. SPENCE, President.

SAMUEL B. HUNT, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$44,600 00	Capital paid in coin.....	\$10,000 00
Money on hand.....	4,484 54	Reserve fund and profit and	
Due from banks and bankers..	4,515 18	loss.....	724 42
Furniture and fixtures.....	1,897 40	Due depositors.....	47,239 62
Expenses and taxes.....	2,466 92		
Total resources.....	\$57,964 04	Total liabilities.....	\$57,964 04

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. H. Bonebrake.....	100 shares.	B. Howard.....	100 shares.
John Bryson, Sr.....	100 shares.	F. C. Howes.....	100 shares.
H. L. Drew.....	100 shares.	John B. Hunt.....	100 shares.
J. M. Elliott.....	100 shares.	H. Mabury.....	100 shares.
C. N. Hasson.....	100 shares.	E. F. Spence.....	100 shares.

Total number of shares held by the Directors is..... 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$43,800 00	\$129,200 00
San Bernardino.....	800 00	2,000 00
Totals.....	\$44,600 00	\$131,200 00

## SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

JEROME LINCOLN, President.

S. L. ABBOT, JR., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$138,500 00	Capital paid in coin .....	\$150,000 00
Miscellaneous bonds and stocks .....	76,579 17	Due depositors .....	1,492,972 46
Loans on real estate .....	751,094 65	Other liabilities .....	135,984 03
Loans on stocks, bonds, and warrants .....	735,275 00		
Money on hand .....	18,923 67		
Due from banks and bankers .....	35,369 54		
Furniture and fixtures .....	150 00		
Other assets .....	23,064 46		
Total resources .....	\$1,778,956 49	Total liabilities .....	\$1,778,956 49

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills .....	30 shares.	Bartlett Doe .....	20 shares.
Wm. F. Babcock .....	20 shares.	D. C. McRuer .....	10 shares.
Wm. Alvord .....	10 shares.	Jerome Lincoln .....	66 shares.
S. L. Jones .....	65 shares.	W. S. Jones .....	18 shares.
Adam Grant .....	20 shares.		

Total number of shares held by the Directors is .....

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$50,000 00	\$50,000 00
Napa .....	25,000 00	25,000 00
San Francisco .....	46,000 00	46,000 00
Santa Cruz .....	17,500 00	17,500 00
Totals .....	\$138,500 00	\$138,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$116,540 00	\$230,000 00
Contra Costa .....	3,000 00	8,000 00
Colusa .....	24,000 00	58,000 00
Fresno .....	17,000 00	43,000 00
Marin .....	97,500 00	220,000 00
Merced .....	12,000 00	27,000 00
Monterey .....	8,000 00	15,000 00
Napa .....	44,500 00	95,000 00
San Francisco .....	355,754 65	669,500 00
San Mateo .....	3,000 00	6,000 00
Solano .....	25,000 00	45,000 00
Sonoma .....	42,300 00	98,000 00
Santa Cruz .....	2,500 00	5,000 00
Totals .....	\$751,094 65	\$1,519,500 00

## SECURITY SAVINGS BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds .....	\$59,000 00	\$58,725 00	\$59,255 00
Railroad bonds .....	13,000 00	13,000 00	13,000 0
Spring Valley Waterworks stock .....	5,000 00	4,854 17	4,700 00
Totals .....	\$77,000 00	\$76,579 17	\$76,955 0

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds .....	\$19,500 00	\$17,000 00	\$21,450 00
United States bonds .....	25,800 00	29,800 00	32,076 00
Railroad stocks and bonds .....	283,800 00	239,275 00	291,680 00
Water stock .....	165,000 00	92,850 00	134,500 00
Bank stock .....	234,400 00	257,100 00	337,970 00
San Francisco gas stock .....	195,000 00	89,500 00	105,650 00
Insurance stock .....	17,500 00	9,750 00	17,800 00
Totals .....	\$941,000 00	\$735,275 00	\$941,126 00

## STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$90,924 85	Capital paid in coin .....	\$500,000 00
Loans on real estate .....	1,119,731 95	Reserve fund and profit and loss .....	177,265 11
Loans on stocks, bonds, and warrants .....	69,951 25	Due depositors .....	1,159,903 88
Loans on other securities (grain, etc.) .....	9,927 95	Due banks and bankers .....	30,075 58
Loans on personal security (including overdrafts) .....	511,901 72	Other liabilities .....	129,877 44
Money on hand .....	80,795 87		
Due from banks and bankers .....	12,706 73		
Other assets .....	101,181 69		
Total resources .....	\$1,997,122 01	Total liabilities .....	\$1,997,122 01

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee .....	254 shares.	O. Perrin .....	42 shares.
Chas. Haas .....	30 shares.	H. T. Dorrance .....	20 shares.
A. W. Simpson .....	50 shares.	Fred. Arnold .....	20 shares.
J. H. O'Brien .....	20 shares.	M. L. Hewitt .....	30 shares.
Wm. Inglis .....	165 shares.	Chs. Grupe .....	70 shares.
R. Gneekow .....	235 shares.	John Drecker .....	85 shares.

Total number of shares held by the Directors is ..... 1,021 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Joaquin .....	\$88,814 82
Fresno .....	278 13
Merced .....	1,831 90
Total .....	\$90,924 85

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$793,606 47	\$1,500,000 00
Sacramento .....	2,998 75	5,000 00
Stanislaus .....	117,223 32	234,000 00
Merced .....	62,450 82	120,000 00
Fresno .....	4,740 50	10,000 00
Calaveras .....	1,500 00	3,000 00
Butte .....	137,212 09	270,000 00
Totals .....	\$1,119,731 95	\$2,142,000 00



## STOCKTON SAVINGS AND LOAN SOCIETY—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Stockton Savings and Loan Society.	\$50,000 00	\$50,451 25	\$80,000 00
750 shares Stockton Warehouse .....	37,500 00	19,500 00	37,500 00
Totals .....	\$87,500 00	\$69,951 25	\$117,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain in store.....	\$8,987 95	\$12,000 00
Pass-books (term deposits) .....	940 00	1,500 00
Totals .....	\$9,927 95	\$13,500 00

## STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$311,959 96	Capital paid in coin .....	\$300,000 00
Loans on stocks, bonds, and warrants .....	4,163 28	Reserve fund and profit and loss .....	63,700 59
Loans on personal security (including overdrafts) .....	195,785 30	Due depositors .....	309,236 52
Money on hand .....	119,957 38	Other liabilities .....	228 00
Due from banks and bankers .....	17,605 33		
Furniture and fixtures .....	3,545 58		
Other assets .....	20,148 28		
Total resources .....	\$673,165 11	Total liabilities .....	\$673,165 11

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent .....	60 shares.	J. D. Peters .....	140 shares.
E. R. Hedges .....	165 shares.	T. P. Williamson .....	50 shares.
T. W. Newell .....	100 shares.	Asa Clark .....	100 shares.
I. S. Bostwick .....	120 shares.	C. Hurd .....	60 shares.
W. C. Daggett .....	100 shares.	Sidney Newell .....	100 shares.

Total number of shares held by the Directors is ..... 995 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$264,359 96	\$574,520 00
Stanislaus .....	27,800 00	67,900 00
Merced .....	15,000 00	105,000 00
Butte .....	4,800 00	6,000 00
Totals .....	\$311,959 96	\$753,420 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
80 shares Stockton Savings Bank .....	\$8,000 00	\$4,163 28	\$4,800 00

## UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1889.]

J. WEST MARTIN, President.

H. A. PALMER, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$60,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	79,613 24	Reserve fund and profit and loss .....	101,247 21
United States bonds .....	11,788 75	Due depositors .....	1,639,582 94
Miscellaneous bonds and stocks .....	44,945 00	Other liabilities .....	24,937 10
Loans on real estate .....	1,603,510 50		
Loans on stocks, bonds, and warrants .....	29,200 00		
Loans on personal security (including overdrafts) .....	17,925 00		
Money on hand .....	19,975 47		
Checks and other cash items .....	1,779 35		
Due from banks and bankers .....	95,491 98		
Other assets .....	1,546 96		
Total resources .....	\$1,965,767 25	Total liabilities .....	\$1,965,767 25

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin .....	53 shares.	R. S. Farrelly .....	73 shares.
R. W. Kirkham .....	67 shares.	H. A. Palmer .....	16 shares.
A. C. Henry .....	147 shares.	S. Huff .....	83 shares.
Hiram Tubbs .....	26 shares.	Geo. J. Ainsworth .....	10 shares.
J. C. Ainsworth .....	75 shares.	Samuel Woods .....	53 shares.
D. H. Ward .....	13 shares.		

Total number of shares held by the Directors is ..... 616 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$79,613 24	\$79,613 24

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$1,425,610 16	\$2,886,220 32
Contra Costa .....	117,250 34	239,500 68
Stanislaus .....	30,000 00	62,000 00
Solano .....	15,150 00	31,300 00
Ventura .....	13,500 00	27,000 00
Yolo .....	2,000 00	4,100 00
Totals .....	\$1,603,510 50	\$3,250,121 00

## UNION SAVINGS BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County bonds.....	\$10,500 00	\$10,500 00	\$11,550 00
Contra Costa County bonds.....	12,000 00	13,020 00	13,020 00
Oregon Railway and Navigation Co. bonds ---	20,000 00	21,425 00	21,800 00
Totals .....	\$42,500 00	\$44,945 00	\$46,370 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Waterworks stock .....	\$36,000 00	\$23,500 00	\$33,840 00
Fireman's Fund Insurance stock.....	4,000 00	200 00	5,333 33
First mortgage bonds, Nevada Co. Railroad ---	9,000 00	5,500 00	8,550 00
Totals .....	\$49,000 00	\$29,200 00	\$47,723 33

## VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

E. J. WILSON, President.

J. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$16,918 27	Capital paid in coin .....	\$70,000 00
Miscellaneous bonds and stocks .....	500 00	Reserve fund and profit and loss .....	1,439 57
County warrants .....	22 10	Due depositors .....	112,147 30
Loans on real estate .....	116,952 00	Other liabilities .....	9,164 23
Loans on stocks, bonds, and warrants .....	12,706 20		
Loans on other securities (grain, etc.) .....	7,255 45		
Money on hand .....	13,892 79		
Due from banks and bankers .....	19,100 49		
Furniture and fixtures .....	3,000 00		
Expenses and taxes .....	2,402 20		
Other assets .....	1 60		
Total resources .....	\$192,751 10	Total liabilities .....	\$192,751 10

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$188,000; the total amount actually paid in coin by stockholders for capital stock is \$188,000. The total number of shares of stock issued is 1,880; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson .....	277 shares.	S. G. Hilborn .....	3 shares.
C. Hartson .....	400 shares.	J. R. English .....	33 shares.
A. T. Robinson .....	55 shares.	M. J. Wright .....	5 shares.
P. W. Dillon .....	20 shares.		

Total number of shares held by the Directors is ..... 793 shares.

NOTE.—The difference in amount of capital stock written off, \$118,000.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano .....	\$16,918 27	\$16,918 27

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned	Market Value.
Napa and Solano .....	\$115,152 00	\$231,000 00
Fresno .....	1,800 00	3,500 00
Totals .....	\$116,952 00	\$234,500 00

## VALLEJO SAVINGS AND COMMERCIAL BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County five per cent road bond-----	\$500 00	\$500 00	\$550 00
Solano County warrant-----	23 25	22 10	23 25
Totals -----	\$523 25	\$522 10	\$573 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Vallejo Gaslight Company-----	\$72,500 00	\$2,500 00	\$7,250 00
I. O. G. T. warrants-----	2,568 00	2,535 00	2,568 00
Vallejo Land and Improvement Company, and Italian-Swiss Agricultural Colony-----	34,400 00	6,500 00	12,000 00
United States bonds-----	1,000 00	1,171 20	1,240 00
Totals -----	\$110,468 00	\$12,706 20	\$23,058 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, oats, wine in store, endowment policy, pass-book of this bank, etc.-----	\$7,255 45	\$10,000 00



---

SEMI-ANNUAL REPORTS  
OF  
COMMERCIAL BANKS OF CALIFORNIA,  
FILED JULY 1, 1885.

---



# REPORTS OF COMMERCIAL BANKS.

## BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

PLEZ JAMES.....President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,250 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	9,564 20	Reserve fund and profit and loss .....	6,735 58
Loans on real estate .....	12,325 00	Due depositors .....	52,932 63
Loans on personal security (including overdrafts) .....	29,748 52		
Money on hand .....	6,080 23		
Due from banks and bankers .....	15,650 26		
Furniture and fixtures .....	2,050 00		
Total resources .....	\$79,668 21	Total liabilities .....	\$79,668 21

### DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott.....	10 shares.	E. F. Spence.....	10 shares.
W. K. James .....	10 shares.	Plez James.....	485 shares.
H. Mabury .....	485 shares.		

Total number of shares held by the Directors is .....1,000 shares.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$9,564 20	\$12,000 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$12,325 00	\$22,000 00

## BANK OF BENICIA.

[Incorporated December 1, 1881.]

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,270 00	Capital paid in coin.....	\$46,000 00
City warrants.....	2,563 53	Reserve fund and profit and loss.....	3,969 95
Loans on real estate.....	19,189 98	Due depositors.....	39,782 54
Loans on personal security (including overdrafts).....	45,011 53	Other liabilities.....	8,198 15
Money on hand.....	4,451 05		
Due from banks and bankers..	7,159 94		
Furniture and fixtures.....	1,524 52		
Expenses and taxes.....	4,780 09		
Total resources.....	\$97,950 64	Total liabilities.....	\$97,950 64

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$46,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad.....	110 shares.	John Lynch.....	20 shares.
W. C. Belcher.....	120 shares.	J. E. Crooks.....	100 shares.
N. D. Rideout.....	50 shares.		

Total number of shares held by the Directors is..... 400 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$19,189 98	\$40,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City of Benicia warrants.....	\$2,563 53	\$2,499 45	\$2,643 53

## BANK OF BUTTE COUNTY—CHICO.

[Incorporated January, 1873.]

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$30,000 00	Capital paid in coin .....	\$250,000 00
Miscellaneous bonds and stocks .....	51,830 00	Reserve fund and profit and loss .....	54,271 01
County warrants .....	134 52	Due depositors .....	155,243 43
Loans on real estate .....	142,930 00	Due banks and bankers .....	193,197 36
Loans on other securities (grain, etc.) .....	91,565 00		
Loans on personal security (including overdrafts) .....	296,284 19		
Money on hand .....	34,610 25		
Due from banks and bankers .....	1,880 21		
Furniture and fixtures .....	2,000 00		
Other assets .....	1,477 63		
Total resources .....	\$652,711 80	Total liabilities .....	\$652,711 80

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout .....	350 shares.	Charles Faulkner .....	375 shares.
George C. Perkins .....	400 shares.	J. R. Robinson .....	40 shares.

Total number of shares held by the Directors is..... 1,165 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$139,700 00	\$200,000 00
Tehama .....	3,230 00	10,000 00
Totals .....	\$142,930 00	\$210,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Chico Gas Company, Chico Water Company, and Odd Fellows' Hall stocks, and school and road warrants .....	\$113,900 00	\$51,964 52

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$91,565 00	\$150,000 00

# CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY— SAN FRANCISCO.

[Incorporated April 24, 1882.]

J. D. FRY, President.

C. R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$800,000 00	Capital paid in coin .....	\$899,980 50
Miscellaneous bonds and stocks .....	43,193 89	Reserve fund and profit and loss .....	25,390 26
Loans on stocks, bonds, and warrants .....	264,402 47	Due depositors .....	240,019 00
Loans on other securities (grain, etc.) .....	19,950 00	Other liabilities .....	2,967 61
Money on hand .....	26,581 50		
Due from banks and bankers ..	12,491 17		
Interest accrued .....	1,738 34		
Total resources .....	\$1,168,357 37	Total liabilities .....	\$1,168,357 37

## DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$899,980 50. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45 on 19,996 <sup>1</sup>/<sub>10</sub>, and \$40 on 3 <sup>9</sup>/<sub>10</sub> shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry .....	350 shares.	W. L. Elliott .....	110 shares.
H. Wadsworth .....	100 shares.	F. H. Woods .....	300 shares.
Thos. R. Hayes .....	100 shares.	Charles Main .....	242 shares.
Samuel Davis .....	100 shares.	Peter Dean .....	100 shares.
J. H. Goodman .....	1,422 shares.	I. G. Wickersham .....	740 shares.
George L. Bradley .....	200 shares.		

Total number of shares held by the Directors is ..... 3,764 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Coupons of City and County of San Francisco and State of California .....	\$2,150 00	\$2,150 00
Presidio and Ferries Railroad stock .....	41,043 89	41,043 89
California Wire Works bonds .....		
Natoma Water and Mining bonds .....		
Totals .....	\$43,193 89	\$43,193 89

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$264,402 47	\$434,445 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Merchandise in warehouse .....	\$19,950 00	\$25,706 00



BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$250,000 00	Capital paid in coin .....	\$3,000,000 00
Real estate taken for debt .....	431,908 95	Reserve fund and profit and loss .....	1,853,133 15
United States bonds (miscellaneous bonds and stocks) .....	675,719 95	Due depositors .....	5,828,391 35
Loans on real estate .....	428,558 00	Due banks and bankers .....	46,035 68
Loans on stocks, bonds, and warrants .....	1,070,655 49	Other liabilities .....	10,072 50
Loans on other securities (grain, etc.) .....	655,527 14		
Loans on personal security (including overdrafts) .....	3,828,946 92		
Money on hand .....	962,815 74		
Checks and other cash items .....	960,672 66		
Due from banks and bankers .....	1,353,126 30		
Other assets .....	119,701 53		
Total resources .....	\$10,737,632 68	Total liabilities .....	\$10,737,632 68

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Sharon .....	1,544 shares.	Jas. Freeborn .....	250 shares.
William Alvord .....	152 shares.	M. Lewis .....	600 shares.
Charles Mayne .....	205 shares.	E. W. Newhall .....	150 shares.
Jerome Lincoln .....	100 shares.	F. W. Sharon .....	180 shares.
Adam Grant .....	240 shares.	A. K. P. Harmon .....	100 shares.
J. C. Wilmerding .....	210 shares.		

Total number of shares held by the Directors is ..... 3,731 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$247,840 16	\$950,000 00
Alameda .....	15,632 33	
Marin .....	128 10	
Fresno .....	92,888 93	
Mono .....	10,000 00	
San Mateo .....	41,977 34	
Amador .....	9,446 17	
Sundry lots in Illinois .....	13,995 92	
Totals .....	\$431,908 95	\$950,000 00

## BANK OF CALIFORNIA—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$54,702 68	\$750,000 00
Alameda .....	42,073 29	
Sonoma .....	3,055 97	
Mendocino .....	5,000 00	
San Luis Obispo .....	5,428 90	
Merced .....	63,361 83	
Nevada .....	7,000 00	
Fresno .....	247,935 33	
Totals .....	\$428,558 00	\$750,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Foreign securities .....	\$600,000 00	\$676,000 00
Santa Cruz Water Co.'s and U. S. bonds .....	44,765 70	
San Joaquin and King's River Canal and Irrigation Co.'s stock .....	16,294 25	
San Jacinto Tin Co.'s, Merced Security Savings Bank, and Central Railroad Co.'s stocks .....	14,660 00	
Totals .....	\$675,719 95	\$676,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Co.'s, Sutter and Geary Street Railroad Co.'s stocks .....	\$189,325 00	\$1,250,000 00
Carson and Colorado Railroad, Oregon Railroad and Navigation Co.'s, Contra Costa Water Co.'s, and U. S. bonds .....	417,463 28	
Stocks of incorporated mining companies and stocks of other companies .....	463,867 21	
Totals .....	\$1,070,655 49	\$1,250,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, merchandise, and warehouse receipts .....	\$550,727 14	\$900,000 00
Assignment of contracts, mortgages, collateral notes, etc. ....	104,800 00	
Totals .....	\$655,527 14	\$900,000 00

## CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
State warrants .....	\$5,341 27	Capital paid in coin .....	\$150,000 00
Loans on real estate .....	184,349 54	Reserve fund and profit and loss .....	65,000 00
Loans on stocks, bonds, and warrants .....	15,349 26	Due depositors .....	680,976 91
Loans on other securities (grain, etc.) .....	24,162 78	Due banks and bankers .....	20,329 45
Loans on personal security (including overdrafts) .....	358,488 83		
Money on hand .....	133,497 28		
Checks and other cash items .....	1,229 37		
Due from banks and bankers .....	189,019 30		
Furniture and fixtures .....	2,411 00		
Other assets .....	2,457 73		
Total resources .....	\$916,306 36	Total liabilities .....	\$916,306 36

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. W. Clarke .....	200 shares.	Geo. C. Perkins .....	200 shares.
Fred. Cox .....	200 shares.	J. R. Watson .....	200 shares.
J. Steffins .....	200 shares.	A. Abbott .....	100 shares.
N. D. Rideout .....	2,800 shares.		

Total number of shares held by the Directors is ..... 3,900 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$104,118 40	\$190,000 00
Colusa and Butte .....	45,595 34	159,000 00
Nevada .....	1,235 80	1,600 00
Sierra .....	2,000 00	10,000 00
Yolo .....	16,000 00	22,000 00
Lassen .....	10,000 00	26,000 00
Placer .....	3,300 00	4,000 00
San Joaquin .....	2,000 00	4,000 00
Totals .....	\$184,349 54	\$416,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
State warrants .....	\$5,341 27	\$5,341 27

## CALIFORNIA STATE BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks .....	\$30,000 00	\$15,349 26	\$30,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain .....	\$24,162 78	\$40,000 00

## BANK OF CHICO.

[Incorporated December 26, 1872.]

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	2,133 82	Reserve fund and profit and loss .....	52,115 60
Miscellaneous bonds and stocks .....	27,593 75	Due depositors .....	108,391 85
County warrants .....	305 94	Due banks and bankers .....	34,183 21
Loans on real estate .....	111,427 63	Other liabilities .....	4,248 00
Loans on stocks, bonds, and warrants .....	1,955 00		
Loans on other securities (grain, etc.) .....	11,334 19		
Loans on personal security (including overdrafts) .....	97,845 08		
Money on hand .....	29,855 45		
Due from banks and bankers .....	650 93		
Furniture and fixtures .....	2,500 00		
Other assets .....	336 87		
Total resources .....	\$298,938 66	Total liabilities .....	\$298,938 66

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. Gowell .....	845 shares.	M. Emery .....	210 shares.
A. H. Crew .....	2,591 shares.		

Total number of shares held by the Directors is ..... 3,646 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$425 00	\$450 00
Tehama .....	1,558 82	1,600 00
Alameda .....	150 00	200 00
Totals .....	\$2,133 82	\$2,250 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$77,684 23	\$188,580 00
Colusa .....	14,090 40	25,957 00
San Francisco .....	18,000 00	33,000 00
Tehama .....	1,653 00	3,680 00
Totals .....	\$111,427 63	\$251,217 00

## BANK OF CHICO—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds .....	\$25,000 00	\$23,418 75	\$27,500 00
Odd Fellows' building stock .....	1,200 00	1,175 00	1,200 00
Totals .....	\$26,200 00	\$27,593 75	\$28,700 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Chico Water Company stock .....	\$3,200 00	\$1,100 00	\$1,600 00
Odd Fellows' building stock .....	1,000 00	825 00	1,000 00
Butte County warrants .....	36 62	30 00	36 62
Totals .....	\$4,236 62	\$1,955 00	\$2,636 62

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, barley, wood, and merchandise .....	\$11,334 19	\$15,111 49



## CITIZENS' BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$30,000 00
Real estate taken for debt.....	3,950 00	Reserve fund and profit and loss.....	17,369 66
United States bonds.....	3,631 35	Due depositors.....	132,570 05
Miscellaneous bonds and stocks.....	22,000 00	Other liabilities.....	311 12
County warrants.....	1,391 95		
Loans on real estate.....	34,212 00		
Loans on stocks, bonds, and warrants.....	400 00		
Loans on other securities (grain, etc.).....	6,750 00		
Loans on personal security (including overdrafts).....	29,234 47		
Money on hand.....	35,483 04		
Due from banks and bankers.....	33,433 69		
Furniture and fixtures.....	2,500 00		
Other assets.....	2,264 32		
Total resources.....	\$180,250 83	Total liabilities.....	\$180,250 83

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. T. Morgan.....	903 $\frac{55}{100}$ shares.	George M. Hughes.....	1 $\frac{53}{100}$ shares.
E. M. Preston.....	542 $\frac{90}{100}$ shares.	R. M. Hunt.....	1 $\frac{3}{100}$ shares.
L. Houseman.....	21 $\frac{67}{100}$ shares.	N. Searls.....	3 $\frac{27}{100}$ shares.
George A. Cooper.....	4 $\frac{23}{100}$ shares.		
Total number of shares held by the Directors is.....		1,477 $\frac{87}{100}$ shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada.....	\$3,950 00	\$5,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$34,212 00	\$50,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County 7 per cent bonds.....	\$22,000 00	\$22,000 00	\$23,000 00

## CITIZENS' BANK—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds .....	\$800 00	\$400 00	\$970 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold bullion, life insurance policy, etc. ....	\$6,750 00	\$9,280 00

## CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

ISAAC E. SHAW, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$8,500 00	Capital paid in coin .....	\$55,000 00
Loans on real estate .....	5,300 00	Reserve fund and profit and loss .....	3,359 75
Loans on stocks, bonds, and warrants .....	3,298 12	Due depositors .....	30,367 84
Loans on personal security (including overdrafts) .....	56,476 15	Due banks and bankers .....	117 16
Money on hand .....	9,047 50		
Due from banks and bankers .....	4,669 98		
Furniture and fixtures .....	1,309 35		
Expenses and taxes .....	243 65		
Total resources .....	\$88,844 75	Total liabilities .....	\$88,844 75

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$55,000; the total amount actually paid in coin by stockholders for capital stock is \$55,000. The total number of shares of stock issued is 550; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Chalfant .....	100 shares.	G. W. Frost .....	100 shares.
A. D. Starr .....	10 shares.	I. E. Shaw .....	100 shares.
G. W. Prescott .....	100 shares.		

Total number of shares held by the Directors is ..... 410 shares

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$3,500 00	\$9,000 00
Sonoma .....	1,800 00	7,000 00
Totals .....	\$5,300 00	\$16,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock .....	\$9,000 00	\$3,298 12	\$10,000 00

## COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$21,000 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt .....	22,718 98	Reserve fund and profit and loss .....	97,404 79
County warrants .....	964 50	Due depositors .....	424,913 22
Loans on real estate .....	474,133 19	Due banks and bankers .....	80,563 95
Loans on other securities (grain, etc.) .....	158,674 58		
Loans on personal security (including overdrafts) .....	310,007 28		
Money on hand .....	58,449 80		
Checks and other cash items .....	1,702 35		
Furniture and fixtures .....	2,688 95		
Interest accrued .....	52,542 33		
Total resources .....	\$1,102,881 96	Total liabilities .....	\$1,102,881 96

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad .....	253 shares.	W. P. Harrington .....	380 shares.
George Hagar .....	653 shares.	Edgar Mills .....	743 shares.
John Boggs .....	63 shares.		

Total number of shares held by the Directors is .....

2,092 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$21,632 58	\$21,632 58
Tehama .....	1,086 40	1,086 40
Totals .....	\$22,718 98	\$22,718 98

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$474,133 19	\$700,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Colusa County warrants .....	\$964 50	\$964 50

## COLUSA COUNTY BANK—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$158,674 58	\$207,175 00

## COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

D. HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$50,000 00
Real estate taken for debt .....	400 00	Reserve fund and profit and loss .....	11,025 74
United States bonds .....	8,347 50	Due depositors .....	102,541 75
Miscellaneous bonds and stocks .....	14,565 00		
County warrants .....	459 70		
Loans on real estate .....	31,910 00		
Loans on personal security (including overdrafts) .....	63,296 43		
Money on hand .....	14,955 46		
Checks and other cash items .....	2,237 36		
Due from banks and bankers .....	9,994 27		
Furniture and fixtures .....	2,280 92		
Other assets .....	120 85		
Total resources .....	\$163,567 49	Total liabilities .....	163,567 49

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay .....	150 shares.	H. Mabury .....	200 shares.
Noah Palmer .....	150 shares.	E. F. Spence .....	200 shares.
N. Vanderlip .....	150 shares.	W. S. Bartlett .....	50 shares.
J. W. Gardner .....	50 shares.		

Total number of shares held by the Directors is ..... 950 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$400 00	\$400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$31,910 00	\$75,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. 4 per cent bonds .....	\$7,000 00	\$8,347 50	\$8,636 25
Los Angeles County bonds, road and school warrants .....	14,899 70	15,024 70	\$15,024 70
Totals .....	\$21,899 70	23,372 20	\$23,660 95



## COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

B. D. MURPHY, President.

T. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$49,259 32	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	21,535 25	Reserve fund and profit and loss	172,551 98
Loans on real estate	410,132 89	Due depositors	498,987 97
Loans on stocks, bonds, and warrants	22,695 00	Due banks and bankers	7,161 77
Loans on other securities (grain, etc.)	17,768 69		
Loans on personal security (including overdrafts)	297,545 49		
Money on hand	32,148 60		
Due from banks and bankers	123,616 48		
Furniture and fixtures	4,000 00		
Total resources	\$978,701 72	Total liabilities	\$978,701 72

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. D. Murphy	242 shares.	J. Rich	445 shares.
H. B. Alvord	100 shares.	L. Lion	419 shares.
C. T. Ryland	955 shares.	W. S. McMurtry, Jr.	100 shares.
G. W. Rutherford	400 shares.	J. Malarin	125 shares.
E. Williams	500 shares.		
Total number of shares held by the Directors is		3,286 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$20,871 82	\$30,000 00
Fresno	28,387 50	37,000 00
Totals	\$49,259 32	\$67,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$340,843 26	\$450,000 00
Monterey	44,500 00	65,000 00
Santa Cruz	8,200 00	12,000 00
Merced	1,800 00	3,600 00
San Luis Obispo	3,000 00	5,000 00
State of Nevada	11,789 63	20,000 00
Totals	\$410,132 89	\$555,600 00

## COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy City bonds .....	\$7,000 00	\$7,000 00	\$7,000 00
Los Angeles City bonds .....	3,000 00	3,000 00	3,150 00
Eureka warehouse stock .....		2,060 25	4,000 00
San Luis Water Company stock .....	15,000 00	9,475 00	12,000 00
Totals .....	\$25,000 00	\$21,535 25	\$26,150 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José gas stock .....	\$15,000 00	\$1,100 00	\$6,000 00
San José Woolen Mills stock .....	14,900 00	5,500 00	8,940 00
Farmers' Union stock .....	2,400 00	1,495 00	2,880 00
First National Bank stock .....	10,000 00	5,400 00	12,000 00
Commercial and Savings Bank stock .....	5,000 00	1,000 00	2,250 00
Hollister Waterworks stock .....	50,000 00	7,700 00	25,000 00
Los Gatos Manufacturing Company stock .....	1,000 00	500 00	700 00
Totals .....	\$98,300 00	\$22,695 00	\$57,770 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Wheat and hay in warehouse .....	\$17,768 69

## BANK OF DIXON.

[Incorporated October 30, 1873.]

J. M. DUDLEY, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,000 00	Capital paid in coin .....	\$223,100 00
Real estate taken for debt .....	21,418 03	Reserve fund and profit and loss .....	32,754 20
Loans on real estate .....	175,813 34	Due depositors .....	66,564 25
Loans on personal security (including overdrafts) .....	166,104 55	Due banks and bankers .....	57,006 72
Money on hand .....	6,272 05	Other liabilities .....	11,155 00
Furniture and fixtures .....	1,000 00		
Interest accrued .....	12,972 20		
Total resources .....	\$390,580 17	Total liabilities .....	\$390,580 17

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. M. Dudley .....	50 shares.	J. C. Merryfield .....	100 shares.
J. S. Garnett .....	100 shares.	Jas. Bithell .....	230 shares.
J. S. Mayes .....	100 shares.	S. G. Little .....	130 shares.
H. Peterson .....	100 shares.		

Total number of shares held by the Directors is .....

810 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$21,418 03	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$75,253 34	\$200,000 00
Colusa .....	100,560 00	150,000 00
Totals .....	\$175,813 34	\$350,000 00

## FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

T. S. EWING, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,403 30	Capital paid in coin .....	\$38,375 00
Loans on real estate .....	39,850 92	Reserve fund and profit and loss .....	11,287 56
Loans on stocks, bonds, and warrants .....	50 00	Due depositors .....	57,756 73
Loans on personal security (including overdrafts) .....	90,623 40	Due banks and bankers .....	37,035 55
Money on hand .....	5,515 77		
Furniture and fixtures .....	733 70		
Expenses and taxes .....	1,217 75		
Total resources .....	\$144,454 84	Total liabilities .....	\$144,454 84

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing .....	320 shares.	Daniel Fraser .....	25 shares.
S. D. Wood .....	60 shares.	J. M. C. Jasper .....	40 shares.
H. Roddan .....	80 shares.		

Total number of shares held by the Directors is .....

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer .....	\$1,700 00	\$5,000 00
Sutter .....	4,000 00	20,000 00
Yuba .....	34,150 92	98,200 00
Totals .....	\$39,850 92	\$123,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sutter Lodge, No. 100, I. O. O. F., warrant .....	\$50 00	\$50 00	\$50 00

## FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

[Incorporated May 16, 1881.]

H. L. DREW, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,167 57	Capital paid in coin .....	\$50,000 00
County warrants .....	2,266 43	Reserve fund and profit and loss .....	25,937 47
Loans on real estate .....	41,424 62	Due depositors .....	221,631 50
Loans on stocks, bonds, and warrants .....	10,400 00	Due banks and bankers .....	1,512 84
Loans on personal security (including overdrafts) .....	127,544 65		
Money on hand .....	22,980 30		
Due from banks and bankers .....	84,454 15		
Furniture and fixtures .....	1,520 79		
Interest accrued .....	4,115 73		
Other assets .....	207 57		
Total resources .....	\$299,081 81	Total liabilities .....	\$299,081 81

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew .....	146 shares.	C. Kurtz .....	34 $\frac{1}{2}$ shares.
Richard Gird .....	137 shares.	J. Anderson .....	34 $\frac{1}{2}$ shares.
M. Byrne .....	30 shares.	B. Waters .....	25 shares.

Total number of shares held by the Directors is ..... 406 $\frac{1}{2}$  shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$6,500 00	\$20,000 00
San Bernardino .....	34,924 62	80,000 00
Totals .....	\$41,424 62	\$100,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Bernardino County warrants .....	\$2,266 43	\$2,266 43	\$2,266 43

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Banning Land and Water Company .....	\$37,500 00	\$1,000 00	.....
Bear Valley Land and Water Company .....	12,400 00	3,250 00	\$6,200 00
Lytle Creek Water Company .....	6,700 00	6,150 00	13,600 00
Totals .....	\$56,600 00	\$10,400 00	\$19,800 00

## FARMERS' SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

H. C. BOGGS, President.

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$65,020 00
Loans on real estate .....	72,805 98	Reserve fund and profit and loss .....	26,163 29
Loans on other securities (grain, etc.) .....	1,000 00	Due depositors .....	72,400 45
Loans on personal security (including overdrafts) .....	35,531 94	Due banks and bankers .....	9,231 45
Money on hand .....	28,720 74		
Due from banks and bankers .....	3,312 33		
Furniture and fixtures .....	1,887 25		
Interest accrued .....	14,556 95		
Total resources .....	\$172,815 19	Total liabilities .....	\$172,815 19

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs .....	487 shares.	L. H. Boggs .....	10 shares.
E. G. Young .....	213 shares.	D. V. Thompson .....	5 shares.
H. D. Snow .....	113 shares.	J. W. Mackall .....	5 shares.
Geo. Tucker .....	12 shares.		
Total number of shares held by the Directors is .....			845 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$72,805 98	\$162,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage on printing press, etc. ....	\$1,000 00	\$2,000 00



## FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

I. W. HELLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Former bank premises	\$17,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt.	19,282 26	Reserve fund and profit and loss	418,319 24
United States bonds	311,709 62	Due depositors	1,396,949 71
Miscellaneous bonds and stocks	53,052 98	Other liabilities	2,245 00
County warrants	32,424 21		
Loans on real estate	242,400 00		
Loans on stocks, bonds, and warrants	105,350 00		
Loans on other securities (grain, etc.)	5,800 00		
Loans on personal security (including overdrafts)	696,340 75		
Money on hand	388,971 90		
Due from banks and bankers	139,182 23		
Furniture and fixtures	6,000 00		
Total resources	\$2,017,513 95	Total liabilities	\$2,017,513 95

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman	87 shares.	L. C. Goodwin	9 shares.
O. W. Childs	30 shares.	C. E. Thom	4 shares.
P. Garnier	13 shares.	José Mascarel	4 shares.
J. B. Lankersheim	11 shares.	J. S. Griffin	4 shares.
C. Ducommun	10 shares.		

Total number of shares held by the Directors is 172 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$36,282 26	\$45,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$242,400 00	\$350,000 00

## FARMERS' AND MERCHANTS' BANK OF LOS ANGELES—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 and 4½ per cent bonds.....	\$267,850 00	\$311,709 62	\$325,782 50
Los Angeles and Santa Clara County bonds....	50,650 00	52,552 98	52,552 98
Southern Pacific Railroad bonds.....	500 00	500 00	500 00
Los Angeles and State Controller's warrants.....	-----	32,424 21	32,424 21
Totals.....	\$319,000 00	\$397,186 81	\$411,259 69

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock in bank, gas, water, and various industrial corporations.....	\$129,600 00	\$93,850 00	\$171,000 00
Maricopa County (A. T.) bonds.....	15,000 00	8,500 00	15,000 00
Atchinson City (Kansas) bonds.....	12,250 00	3,000 00	10,000 00
Totals.....	\$156,850 00	\$105,350 00	\$196,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, etc.....	\$5,800 00	\$6,000 00

## FARMERS' AND MECHANICS' BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$84,460 00
Real estate taken for debt .....	17,036 13	Reserve fund and profit and loss .....	18,791 61
Loans on real estate .....	67,823 39	Due depositors .....	66,396 67
Loans on personal security (including overdrafts) .....	74,878 51	Due banks and bankers .....	9,207 46
Money on hand .....	8,908 03		
Checks and other cash items .....	1,209 68		
Total resources .....	\$178,855 74	Total liabilities .....	\$178,855 74

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,300; the total amount actually paid in coin by stockholders for capital stock is \$84,460. The total number of shares of stock issued is 1,363; the amount paid up on each share of stock is \$61 95.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes .....	137 shares.	George T. Miller .....	25 shares.
A. B. Nalley .....	100 shares.	R. Powell .....	50 shares.
L. A. Norton .....	215 shares.	E. Hamilton .....	100 shares.
R. H. Warfield .....	87 shares.		

The number of shares held by the Directors is ..... 714 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$17,036 13	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$67,823 39	\$200,000 00

## FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,850 00	Capital paid in coin .....	\$70,000 00
County warrants .....	50 00	Reserve fund and profit and loss .....	5,077 32
Loans on real estate .....	48,649 59	Due depositors .....	93,653 37
Loans on stocks, bonds, and warrants .....	643 00	Due banks and bankers .....	9,513 87
Loans on other securities (grain, etc.) .....	7,160 39	Other liabilities .....	9,970 25
Loans on personal security (including overdrafts) .....	98,354 34		
Money on hand .....	19,391 57		
Checks and other cash items .....	877 88		
Due from banks and bankers .....	294 30		
Furniture and fixtures .....	1,800 00		
Expenses and taxes .....	2,843 74		
Other assets .....	300 00		
Total resources .....	\$188,214 81	Total liabilities .....	\$188,214 81

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$70,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. Kutner .....	245 shares.	W. L. Graves .....	110 shares.
S. Goldstein .....	220 shares.	Lewis Leach .....	30 shares.
W. W. Phillips .....	150 shares.		

Total number of shares held by the Directors is ..... 755 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$48,649 59	\$99,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Fresno Gaslight Company stock .....	\$1,500 00	\$643 00	\$1,650 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and beans in warehouse .....	\$7,160 39	\$8,200 00

## BANK OF GILROY.

[Incorporated June 5, 1871.]

L. A. WHITEHURST, President.

GEORGE E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$3,000 00	Capital paid in coin .....	\$68,000 00
Loans on real estate .....	72,609 65	Reserve fund and profit and loss .....	13,401 64
Loans on personal security (including overdrafts) .....	66,798 86	Due depositors .....	91,820 52
Money on hand .....	15,437 98	Other liabilities .....	3,400 00
Due from banks and bankers .....	10,061 76		
Furniture and fixtures .....	1,000 00		
Other assets .....	7,713 91		
Total resources .....	\$176,622 16	Total liabilities .....	\$176,622 16

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,300; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Steuben .....	100 shares.	D. Wood .....	100 shares.
J. H. Ellis .....	200 shares.	M. Lennon .....	40 shares.
L. A. Whitehurst .....	122 shares.		

Total number of shares held by the Directors is .....

562 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$2,700 00	\$2,700 00
San Francisco .....	300 00	300 00
Totals .....	\$3,000 00	\$3,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$29,915 11	\$56,000 00
San Benito .....	3,694 54	8,000 00
Tulare .....	39,000 00	69,000 00
Totals .....	\$72,609 65	\$133,000 00

## GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

A. D. LOGAN, President.

A. MONTPELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$102,545 04	Capital paid in coin.....	\$646,640 00
Loans on real estate.....	119,500 00	Reserve fund and profit and loss.....	6,686 41
Loans on stocks, bonds, and warrants.....	29,500 00	Due depositors.....	364,184 38
Loans on other securities (grain, etc.).....	677,343 04	Due banks and bankers.....	3,818 02
Loans on personal security (including overdrafts).....	243,192 33	Other liabilities.....	268,482 11
Money on hand.....	95,087 24		
Due from banks and bankers.....	3,671 14		
Furniture and fixtures.....	6,500 00		
Expenses and taxes.....	12,472 13		
Total resources.....	\$1,289,810 92	Total liabilities.....	\$1,289,810 92

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$646,640. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60, and 1,166 shares paid in full.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan.....	2,256 shares.	T. E. Tynan.....	26 shares.
H. J. Lewelling.....	63 shares.	Thomas McConnell.....	119 shares.
Uriah Wood.....	266 shares.	H. M. La Rue.....	37 shares.
S. Ewer.....	100 shares.	J. C. Steele.....	70 shares.
J. C. Merryfield.....	5 shares.	J. H. Gardiner.....	53 shares.
C. J. Cressey.....	45 shares.		

Total number of shares held by the Directors is.....3,040 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$97,000 00	\$110,000 00
Alameda.....	5,545 04	8,000 00
Totals.....	\$102,545 04	118,000 00



GRANGERS' BANK OF CALIFORNIA—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$10,000 00	\$20,000 00
Colusa .....	21,500 00	30,000 00
Contra Costa .....	20,000 00	40,000 00
Fresno .....	5,000 00	10,000 00
Monterey .....	9,000 00	15,000 00
Napa .....	4,000 00	15,000 00
Solano .....	16,000 00	30,000 00
San Joaquin .....	2,500 00	5,000 00
Merced .....	10,000 00	25,000 00
Stanislaus .....	12,000 00	30,000 00
Santa Cruz .....	5,500 00	9,000 00
Tulare .....	4,000 00	10,000 00
Totals .....	\$119,500 00	\$239,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and corporate stocks .....	\$50,000 00	\$29,500 00	\$50,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, barley, wool, and general merchandise .....	\$677,343 04	\$1,020,000 00

## BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

H. M. WILLSON, President.

J. D. HASSETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$20,816 41	Capital paid in coin -----	\$85,600 00
Loans on real estate -----	128,979 37	Reserve fund and profit and loss -----	17,424 97
Loans on other securities (grain, etc.) -----	3,328 27	Due depositors -----	72,332 41
Loans on personal security (including overdrafts) -----	79,993 88	Due banks and bankers -----	73,305 30
Money on hand -----	10,167 27	Other liabilities -----	172 50
Checks and other cash items --	515 32		
Due from banks and bankers --	113 70		
Furniture and fixtures -----	2,500 00		
Other assets -----	2,420 96		
Total resources -----	\$248,835 18	Total liabilities -----	\$248,835 18

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson -----	46 shares.	J. R. Grant -----	133 shares.
J. D. Hassett -----	87 shares.	A. H. Stites -----	10 shares.
S. Cohn -----	25 shares.		

Total number of shares held by the Directors is ----- 301 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma -----	\$5,124 99	\$6,000 00
Sonoma and Mendocino -----	15,691 42	18,000 00
Totals -----	\$20,816 41	\$24,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma -----	\$128,979 37	\$316,750 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and hops in warehouse -----	\$2,919 27	\$5,550 00

## BANK OF HOLLISTER.

[Incorporated October 21, 1873]

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$8,000 00	Capital paid in coin .....	\$250,000 00
Real estate taken for debt .....	4,000 00	Reserve fund and profit and loss .....	38,182 30
Miscellaneous bonds and stocks .....	300 00	Due depositors .....	153,355 29
Loans on real estate .....	194,746 00	Due banks and bankers .....	34,366 77
Loans on other securities (grain, etc.) .....	113,071 74	Other liabilities .....	14,367 99
Loans on personal security (including overdrafts) .....	147,340 31		
Money on hand .....	18,248 20		
Due from banks and bankers .....	412 30		
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	2,153 80		
Total resources .....	\$490,272 35	Total liabilities .....	\$490,272 35

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins .....	356 shares.	N. C. Briggs .....	176 shares.
Uriah Wood .....	313½ shares.	Thomas Flint .....	35 shares.
L. A. Whitehurst .....	275 shares.		

Total number of shares held by the Directors is .....1,155½ shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito .....	\$4,000 00	\$4,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito .....	\$194,746 00	\$260,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
3 shares Hollister College Association .....	\$300 00	\$300 00	\$180 00

## BANK OF HOLLISTER—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Barley, wheat, and hay in warehouse .....	\$112,031 74	\$140,000 00
Certificates of deposit, Bank of Hollister .....	1,040 00	1,500 00
Totals .....	\$113,071 74	\$141,500 00

## HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$9,916 44	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	109,293 00	Reserve fund and profit and loss.....	30,618 70
Loans on stocks, bonds, and warrants.....	4,344 70	Due depositors.....	130,688 48
Loans on personal security (including overdrafts).....	75,425 83	Due banks and bankers.....	15,946 53
Money on hand.....	27,139 30	Other liabilities.....	1,548 50
Due from banks and bankers.....	2,171 26		
Furniture and fixtures.....	1,539 00		
Other assets.....	8,942 68		
Total resources.....	\$238,802 21	Total liabilities.....	\$238,802 21

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

Joseph Russ.....	120 shares.	H. H. Buhne.....	143 shares.
J. W. Henderson.....	120 shares.	D. R. Jones.....	50 shares.
W. M. Huntoon.....	218 shares.	Jonah Bell.....	170 shares.
Thomas Walsh.....	200 shares.	E. Everding.....	20 shares.

Total number of shares held by the Directors is..... 1,041 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$9,916 44	\$9,916 44

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$109,293 00	\$109,293 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Eureka and Trinidad Railroad Company.....	\$8,100 00	\$4,344 70

## KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,700 00	Capital paid in coin .....	\$53,000 00
Real estate taken for debt .....	17,824 17	Reserve fund and profit and loss .....	26,539 86
County warrants .....	1,285 63	Due depositors .....	99,109 05
Loans on real estate .....	36,493 00	Due banks and bankers .....	23,321 49
Loans on personal security (including overdrafts) .....	122,824 71	Other liabilities .....	1,680 00
Money on hand .....	14,777 43		
Due from banks and bankers .....	573 67		
Furniture and fixtures .....	2,000 00		
Interest accrued .....	3,792 22		
Other assets .....	1,379 57		
Total resources .....	\$203,650 40	Total liabilities .....	\$203,650 40

## DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

Solomon Jewett .....	65 shares.	H. Hirshfeld .....	2 shares.
Hiram Hughes .....	140 shares.	A. Weill .....	3 shares.
H. A. Blodget .....	57 shares.		

Total number of shares held by the Directors is ..... 267 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In	Cost on Books.	Market Value.
Kern .....	\$17,824 17	\$22,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$36,493 00	\$60,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Kern County warrants .....	\$1,285 63	\$1,285 63



## BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

A. F. TATE, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid in coin.....	\$43,740 00
Loans on real estate.....	13,834 70	Reserve fund and profit and loss .....	6,680 60
Loans on personal security (including overdrafts).....	18,496 82	Due depositors .....	328 23
Money on hand .....	270 93	Other liabilities .....	879 52
Due from banks and bankers.	1,300 00		
Furniture and fixtures.....	2,000 00		
Other assets.....	6,725 90		
Total resources.....	\$51,628 35	Total liabilities .....	\$51,628 35

## DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is  $437\frac{40}{100}$ ; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings .....	$423\frac{80}{100}$ shares.	A. F. Tate .....	1 share.
R. K. Nichols.....	$3\frac{20}{100}$ shares.	M. Arnold.....	1 share.
A. Levy .....	1 share.		
Total number of shares held by the Directors is .....		$430\frac{20}{100}$ shares.	

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake.....	\$13,834 70	\$13,834 70

## BANK OF LA PORTE.

[Incorporated October, 1871.]

JOHN R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$1,000 00	Capital paid in coin .....	\$12,500 00
Real estate taken for debt .....	1,660 64	Reserve fund and profit and loss .....	12,500 00
Loans on stocks, bonds, and warrants .....	4,447 20	Due depositors .....	23,069 53
Loans on other securities (grain, etc.) .....	11,807 44	Due banks and bankers .....	2,477 79
Loans on personal security (including overdrafts) .....	27,082 49	Other liabilities .....	6,546 06
Money on hand .....	9,913 03		
Furniture and fixtures .....	1,000 00		
Expenses and taxes .....	182 58		
Total resources .....	\$57,093 38	Total liabilities .....	\$57,093 38

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Brabban .....	375 shares.	M. J. Brabban .....	1 share.
E. Brabban .....	120 shares.	John R. Smailes .....	4 shares.

Total number of shares held by the Directors is ..... 500 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra .....	\$1,660 64	\$5,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stocks .....	\$310,000 00	\$4,447 20	\$10,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust, lumber, etc. ....	\$11,807 44	\$14,000 00

## LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

JOHN E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$15,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	223,796 43	Reserve fund and profit and loss .....	116,014 22
Loans on personal security (including overdrafts) .....	183,486 80	Due depositors .....	304,503 93
Money on hand .....	57,009 94	Due banks and bankers .....	524 16
Due from banks and bankers .....	40,112 97	Other liabilities .....	505 06
Furniture and fixtures .....	1,900 00		
Other assets .....	241 23		
Total resources .....	\$521,547 37	Total liabilities .....	\$521,547 37

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Baker .....	27 shares.	George W. Prescott .....	85 shares.
J. Bixby .....	53 shares.	J. S. Slauson .....	10 shares.
J. E. Plater .....	50 shares.	R. M. Widney .....	1 $\frac{3}{8}$ shares.
J. A. Paxton .....	300 shares.		

Total number of shares held by the Directors is 526  $\frac{3}{8}$  shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$15,000 00	\$22,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$102,396 43	\$269,900 00
San Bernardino .....	121,400 00	256,000 00
Totals .....	\$223,796 43	\$525,900 00

## BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

SAMUEL TEMPLETON, President.

W. W. KIRKLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants .....	\$81 25	Capital paid in coin .....	\$14,000 00
Loans on real estate .....	7,061 00	Reserve fund and profit and loss .....	634 03
Loans on personal security (including overdrafts) .....	27,805 15	Due depositors .....	34,207 09
Money on hand .....	9,332 50	Other liabilities .....	14,444 43
Due from banks and bankers .....	13,023 31		
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	3,982 94		
Total resources .....	\$63,286 15	Total liabilities .....	\$63,286 15

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$28,000; the total amount actually paid in coin by stockholders for capital stock is \$14,000. The total number of shares of stock issued is 560; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Templeton .....	100 shares.	J. Stanfield .....	110 shares.
A. G. Huggins .....	90 shares.	W. W. Kirkland .....	80 shares.
Robert Walker .....	40 shares.		
Total number of shares held by the Directors is .....		420 shares.	

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$4,061 00	\$13,500 00
Santa Cruz .....	2,000 00	10,000 00
Washington Territory .....	1,000 00	3,000 00
Totals .....	\$7,061 00	\$26,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$81 25	\$81 25

## BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	1,502 92	Reserve fund and profit and loss .....	74,016 80
County warrants .....	120 00	Due depositors .....	266,933 25
Loans on real estate .....	186,219 81		
Loans on other securities (grain, etc.) .....	17,885 27		
Loans on personal security (including overdrafts) .....	181,746 97		
Money on hand .....	21,435 52		
Due from banks and bankers .....	8,085 20		
Furniture and fixtures .....	1,500 00		
Interest accrued .....	17,454 36		
Total resources .....	\$440,950 05	Total liabilities .....	\$440,950 05

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish .....	125 shares.	P. Tormey .....	100 shares.
B. Fernandez .....	100 shares.	H. M. Hale .....	100 shares.
Simon Blum .....	108 shares.		
Total number of shares held by the Directors is .....			533 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Contra Costa .....	\$1,502 92	\$2,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$167,519 81	\$268,400 00
Tulare .....	18,700 00	56,400 00
Totals .....	\$186,219 81	\$324,800 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Allowed claims .....	\$120 00	\$120 00	\$120 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and hay .....	\$17,885 27	\$30,099 90

## MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$22,958 11	Capital paid in coin.....	\$30,000 00
Loans on personal security (including overdrafts).....	30,257 73	Reserve fund and profit and loss.....	4,550 77
Money on hand.....	10,117 45	Due depositors.....	40,783 05
Due from banks and bankers.....	11,300 53		
Furniture and fixtures.....	700 00		
Total resources.....	\$75,333 82	Total liabilities.....	\$75,333 82

## DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown.....	1 share.	S. Coombs.....	25 shares.
C. W. Denslow.....	45 shares.	R. Stickney.....	1 share.
A. Heeser.....	12 shares.	Wm. Heeser.....	4 shares.

Total number of shares held by the Directors is..... 88 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$22,958 11	\$50,000 00



## MERCED BANK.

[Incorporated April 2, 1875.]

SAMUEL C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$42,225 00
Real estate taken for debt .....	26,648 90	Reserve fund and profit and loss .....	7,143 28
Miscellaneous bonds and stocks .....	1,349 72	Due depositors .....	76,433 48
Loans on real estate .....	18,912 73	Due banks and bankers .....	10,562 20
Loans on other securities (grain, etc.) .....	20,190 17		
Loans on personal security (including overdrafts) .....	42,097 52		
Money on hand .....	13,452 39		
Due from banks and bankers .....	2,212 53		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$136,363 96	Total liabilities .....	\$136,363 96

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$56,300; the total amount actually paid in coin by stockholders for capital stock is \$42,225. The total number of shares of stock issued is 563; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Bates .....	142 $\frac{1}{2}$ shares.	J. R. White .....	24 shares.
John Ruddle .....	40 shares.	Thos. Price .....	12 shares.
I. H. Jacobs .....	40 shares.	M. L. Rodgers .....	10 shares.
C. Landram .....	40 shares.		
Total number of shares held by the Directors is .....			308 $\frac{1}{2}$ shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$26,019 27	\$30,920 00
Merced .....	629 63	1,600 00
Totals .....	\$26,648 90	\$32,520 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$16,837 28	\$37,550 00
Fresno .....	2,075 45	3,000 00
Totals .....	\$18,912 73	\$40,550 00

## MERCED BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Confidence Gold Mining Company stock.....	\$2,000 00	\$1,104 90	\$2,000 00
Merced County warrants.....	250 00	244 82	250 00
Totals.....	\$2,250 00	\$1,349 72	\$2,250 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and hay in warehouse.....	\$20,190 17	\$27,800 00

MONO COUNTY BANK—BODIE.

[Incorporated October 10, 1877.]

R. BARTON, President.

H. F. HASTINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$20,000 00
Loans on real estate.....	350 00	Reserve fund and profit and loss.....	7,662 23
Loans on stocks, bonds, and warrants.....	17,209 38	Due depositors.....	12,295 77
Loans on personal security (including overdrafts).....	12,204 76	Due banks and bankers.....	3,934 45
Money on hand.....	7,167 40		
Due from banks and bankers.....	669 56		
Furniture and fixtures.....	1,800 00		
Expenses and taxes.....	500 35		
Other assets.....	1,931 00		
Total resources.....	\$43,892 45	Total liabilities.....	\$43,892 45

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. S. Hopkins.....	115 shares.	E. L. Benedict.....	2 shares.
R. Barton.....	13 shares.	W. H. Douglas.....	1 share.
H. F. Hastings.....	2 shares.		

Total number of shares held by the Directors is..... 133 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono.....	\$350 00	\$500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Mining and other stocks and bonds.....	\$17,209 38	\$40,000 00

## MODESTO BANK.

[Incorporated October 23, 1878.]

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$175,000 00
Real estate taken for debt.....	1,541 19	Reserve fund and profit and loss.....	104,628 51
County warrants.....	518 31	Due depositors.....	78,023 98
Loans on real estate.....	232,722 35	Due banks and bankers.....	47,081 27
Loans on other securities (grain, etc.).....	24,400 00		
Loans on personal security (including overdrafts).....	132,851 92		
Money on hand.....	9,699 99		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$404,733 76	Total liabilities.....	\$404,733 76

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey.....	480 shares.	A. Shearer.....	99 shares.
E. B. Beard.....	157 shares.	J. R. Broughton.....	55 shares.
Isaac Perkins.....	135 shares.	F. A. Cressey.....	50 shares.
William Emslen.....	132 shares.		

Total number of shares held by the Directors is.....1,108 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus.....	\$164 43	\$300 00
Tulare.....	1,876 76	3,000 00
Totals.....	\$1,541 19	\$3,300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus.....	\$210,250 85	\$350,000 00
Merced.....	16,200 00	25,000 00
Fresno.....	6,271 50	20,000 00
Totals.....	\$232,722 35	\$395,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stanislaus County warrants.....	\$518 31	\$518 31	\$530 00

## MODESTO BANK—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$6,000 00	\$7,000 00

## BANK OF NAPA.

[Incorporated September 14, 1871.]

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	30,558 64	Reserve fund and profit and loss	73,001 27
Miscellaneous bonds and stocks	14,000 00	Due depositors	108,496 41
County warrants	44 75	Due banks and bankers	15,143 37
Loans on real estate	129,467 03	Other liabilities	3,431 60
Loans on stocks, bonds, and warrants	81,674 60		
Loans on other securities (grain, etc.)	7,563 57		
Loans on personal security (including overdrafts)	83,394 94		
Money on hand	22,189 49		
Due from banks and bankers	1,479 63		
Total resources	\$386,372 65	Total liabilities	\$386,372 65

## DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. M. Chapman	67 shares.	S. Ewer	10 shares.
L. Lewton	100 shares.	David Smith	10 shares.
C. A. Derby	35 shares.	Thomas Earl	10 shares.
M. Shaw	5 shares.	W. A. Trubody	22 shares.
J. M. Mansfield	68 shares.	S. E. Holden	12 shares.
J. Preece	67 shares.	A. G. Stuart	30 shares.
W. H. Gibbs	5 shares.	E. W. Robinson	10 shares.
W. L. Maynard	10 shares.	J. W. Miller	10 shares.
C. Robinson	30 shares.		

Total number of shares held by the Directors is 501 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$27,045 09	\$29,600 00
Fresno	1,500 00	2,000 00
San Francisco	2,013 55	2,000 00
Totals	\$30,558 64	\$33,600 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$129,467 03	\$175,000 00



## BANK OF NAPA—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County Railroad bonds .....	\$14,000 00	\$14,000 00	\$14,315 00
County warrants .....	44 75	44 75	44 75
Totals .....	\$14,044 75	\$14,044 75	\$14,359 75

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Napa Valley Wine Company stock .....	\$50,000 00	\$48,854 65	\$50,000 00
Bank stock .....	34,050 00	17,782 21	35,190 00
Water Company stock .....	1,780 00	1,532 00	1,780 00
Napa Woolen Mill stock .....	1,000 00	800 00	1,000 00
State Controller's warrants .....	14,736 85	12,705 74	14,736 85
Totals .....	\$101,566 85	\$81,674 60	\$102,706 85

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policy, wheat in warehouse and field, and collateral notes .....	\$7,563 57	\$13,759 36

## NEVADA BANK OF SAN FRANCISCO.

[Incorporated May 19, 1875.]

J. C. FLOOD, President.

J. S. ANGUS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$476,900 69	Capital paid in coin .....	\$3,000,000 00
Loans on stocks, bonds, and warrants.....	2,372,512 30	Reserve fund and profit and loss .....	1,404,363 32
Loans on other securities (grain, etc.).....	1,237,087 14	Due depositors .....	4,246,131 88
Loans on personal security (including overdrafts) .....	3,115,325 36	Due banks and bankers .....	1,944,546 69
Money on hand .....	1,452,657 75	Other liabilities .....	17,868 16
Due from banks and bankers.....	1,958,426 81		
Total resources .....	\$10,612,910 05	Total liabilities .....	\$10,612,910 05

## DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Mackay.....	15,000 shares.	J. L. Flood.....	250 shares.
J. C. Flood.....	14,250 shares.	G. L. Brander.....	250 shares.
R. H. Follis.....	250 shares.		

Total number of shares held by the Directors is.....30,000 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Joaquin .....	\$5,800 00
Merced .....	93,817 65
San Francisco.....	222,361 04
Contra Costa.....	25,000 00
Marin.....	35,352 27
Alameda .....	6,132 60
Santa Cruz.....	80,937 13
Napa .....	7,500 00
Total.....	\$476,900 69

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Nevada Warehouse and Dock Co. ....	\$80,500 00	\$3,184,262 30
U. S. bonds and warrants .....	183,139 13	
Selby Smelting Co.'s stock .....	40,500 00	
Southern Pacific and Northern Railway bonds .....	155,500 00	
California Redwood Co. debentures .....	55,300 00	
Market Street bonds, gas stock, etc. ....	49,500 00	
Miscellaneous stocks and bonds .....	308,073 17	
California Sugar Refinery and Oceanic Steamship Co. ....	\$1,500,000 00	
Totals .....	\$2,372,512 30	\$3,184,262 30

## NEVADA BANK OF SAN FRANCISCO—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, flour, and other merchandise .....	\$1,006,170 82	\$1,360,787 00
Bills of lading .....	68,159 45	
Wool, bags, borax, etc. ....	162,756 87	
Totals .....	\$1,237,087 14	\$1,360,787 00

## PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$150,000 00	Capital paid in coin .....	\$1,000,000 00
Real estate taken for debt.....	19,538 73	Reserve fund and profit and loss.....	510,498 78
Miscellaneous bonds and stocks .....	32,704 65	Due depositors .....	1,910,665 48
Loans on real estate.....	109,253 44	Due banks and bankers.....	138,151 60
Loans on stocks, bonds, and warrants .....	224,520 00	Other liabilities.....	50,018 00
Loans on other securities (grain, etc.) .....	239,095 77		
Loans on personal security (including overdrafts).....	1,768,219 20		
Money on hand .....	787,472 90		
Checks and other cash items.....	58,588 67		
Due from banks and bankers.....	216,681 31		
Other assets.....	3,259 19		
Total resources.....	\$3,609,333 86	Total liabilities.....	\$3,609,333 86

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald.....	4,696 shares.	C. W. Breyfogle.....	50 shares.
R. H. McDonald, Jr.....	54 shares.	C. Waterhouse.....	20 shares.
F. V. McDonald.....	40 shares.	W. A. Grade.....	29 shares.
J. M. McDonald.....	1,950 shares.	A. K. Stevens.....	20 shares.
H. Mabury.....	326 shares.		

Total number of shares held by the Directors is..... 7,185 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$12,900 78	\$13,204 50
Alameda.....	2,120 85	4,000 00
San Mateo.....	4,517 10	6,000 00
Totals.....	\$19,538 73	\$23,204 50

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa.....	\$1,845 00	\$190,000 00
Marin.....	2,000 00	
Monterey.....	1,022 10	
San Francisco.....	47,593 79	
Tehama.....	50,000 00	
Ventura.....	1,992 55	
Michigan.....	800 00	
Washington Territory.....	4,000 00	\$190,000 00
Totals.....	\$109,253 44	

## PACIFIC BANK.—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land association stocks.....	\$3,472 30	} \$37,000 00
Local and bank stocks.....	12,940 00	
Gas stocks.....	16,292 35	
Totals .....	\$32,704 65	\$37,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, gas and water stocks.....	\$66,295 00	} \$285,000 00
Oakland railroad bonds.....	20,000 00	
Insurance and iron stocks.....	37,850 00	
Los Angeles City bonds.....	20,000 00	
Pacific Coast Steamship Company's stock .....	50,000 00	
Miscellaneous stocks, bonds, etc.....	30,375 00	} \$285,000 00
Totals .....	\$224,520 00	

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain, bags, and miscellaneous merchandise.....	\$218,095 77	} \$290,000 00
Tugboats and chattel mortgages.....	21,000 00	
Totals .....	\$239,095 77	\$290,000 00

## PASADENA BANK.

[Incorporated December 8, 1884.]

P. M. GREEN, President.

D. GALBRAITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$15,900 00	Capital paid in coin.....	\$10,000 00
Loans on stocks, bonds, and warrants.....	775 00	Reserve fund and profit and loss.....	1,945 94
Loans on personal security (including overdrafts).....	34,346 14	Due depositors.....	86,359 60
Money on hand.....	10,821 88		
Checks and other cash items.....	48 63		
Due from banks and bankers.....	32,728 50		
Furniture and fixtures.....	1,996 70		
Expenses and taxes.....	1,054 40		
Other assets.....	634 29		
Total resources.....	\$98,305 54	Total liabilities.....	\$98,305 54

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. M. Green.....	75 shares.	J. Banbury.....	25 shares.
D. Galbraith.....	25 shares.	H. G. Bennett.....	10 shares.
B. F. Ball.....	50 shares.	George H. Bonebrake.....	50 shares.
John Allin.....	25 shares.		

Total number of shares held by the Directors is..... 260 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$15,900 00	\$50,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Pasadena Land and Water Company stock....	\$2,310 00	\$775 00	\$2,310 00



## PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,600 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	2,750 00	Reserve fund and profit and loss .....	53,513 29
Miscellaneous bonds and stocks .....	3,000 00	Due depositors .....	260,778 65
Loans on real estate .....	142,530 00	Due banks and bankers .....	1,444 26
Loans on other securities (grain, etc.) .....	1,420 00		
Loans on personal security (including overdrafts) .....	245,385 38		
Money on hand .....	12,984 67		
Due from banks and bankers .....	566 15		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$415,736 20	Total liabilities .....	\$415,736 20

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks .....	250 shares.	A. Lackey .....	45 shares.
J. M. Bowles .....	110 shares.	B. F. Tuttle .....	42 shares.
F. T. Maynard .....	31 shares.	S. D. Towne .....	5 shares.
S. F. Carpenter .....	20 shares.	Wm. Zartman .....	10 shares.
Geo. Zimmerman .....	50 shares.		

Total number of shares held by the Directors is .....

563 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Mateo .....	\$2,750 00	\$2,750 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$112,530 00	\$213,000 00
Alameda .....	1,500 00	
Humboldt .....	11,000 00	
Marin .....	17,500 00	
Totals .....	\$142,530 00	\$213,000 00

## PETALUMA SAVINGS BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County school bonds.....	\$3,000 00	\$3,000 00	\$3,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wool, merchandise, mortgages, and time certificate of deposit.	\$1,420 00	\$5,300 00

## POMONA BANK.

[Incorporated September 13, 1883.]

H. A. PALMER, President.

F. L. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$17,325 00	Capital paid in coin .....	\$20,000 00
Loans on stocks, bonds, and warrants .....	7,100 00	Reserve fund and profit and loss .....	335 36
Loans on personal security (including overdrafts) .....	15,926 53	Due depositors .....	37,405 19
Money on hand .....	9,190 25		
Checks and other cash items .....	1,159 16		
Due from banks and bankers .....	5,192 11		
Furniture and fixtures .....	1,611 50		
Interest accrued .....	136 00		
Expenses and taxes .....	100 00		
Total resources .....	\$57,740 55	Total liabilities .....	\$57,740 55

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer .....	478 shares.	G. J. Mitchell .....	10 shares.
F. L. Palmer .....	10 shares.	C. Gaines .....	1 share.
E. T. Palmer .....	1 share.		

Total number of shares held by the Directors is ..... 500 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$17,325 00	\$29,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Union National Bank of Oakland .....	\$7,100 00	\$7,100 00	\$8,520 00

## POMONA VALLEY BANK.

[Incorporated November 12, 1883.]

J. H. SMITH, President.

C. SEAVER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,170 00	Capital paid in coin .....	\$12,500 00
Loans on real estate .....	8,900 33	Reserve fund and profit and loss .....	3,037 77
Loans on personal security (including overdrafts) .....	26,234 55	Due depositors .....	42,176 29
Money on hand .....	7,516 13		
Due from banks and bankers .....	7,085 89		
Furniture and fixtures .....	2,024 10		
Expenses and taxes .....	1,783 06		
Total resources .....	\$57,714 06	Total liabilities .....	\$57,714 06

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Smith .....	260 shares.	Geo. H. Bonebrake .....	50 shares.
J. E. McComas .....	5 shares.	Thos. Coates .....	35 shares.
F. C. Howes .....	50 shares.	C. Seaver .....	100 shares.

Total number of shares held by the Directors is ..... 500 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$6,900 33	\$70,000 00
San Bernardino .....	2,000 00	7,000 00
Totals .....	\$8,900 33	\$77,000 00

## RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

ABERDEEN KEITH, President.

O. T. DYER, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$14,202 48	Capital paid in coin .....	\$107,000 00
Miscellaneous bonds and stocks .....	13,100 00	Due depositors .....	92,018 89
Loans on real estate .....	57,408 00	Due banks and bankers .....	640 86
Loans on personal security (including overdrafts) .....	100,459 83	Other liabilities .....	4,758 18
Money on hand .....	11,835 63		
Due from banks and bankers .....	3,445 74		
Furniture and fixtures .....	2,447 27		
Expenses and taxes .....	1,518 98		
Total resources .....	\$204,417 93	Total liabilities .....	\$204,417 93

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$115,500; the total amount actually paid in coin by stockholders for capital stock is \$107,000. The total number of shares of stock issued is 1,070; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. H. Dyer .....	400 shares.	O. Backus .....	70 shares.
O. T. Dyer .....	350 shares.	E. C. Dyer .....	10 shares.
A. Keith .....	100 shares.	C. J. Gill .....	10 shares.
J. A. Brenneman .....	100 shares.		

Total number of shares held by the Directors is ..... 1,040 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

County Situated In.	Cost on Books.	Market Value.
San Bernardino .....	\$56,908 00	\$165,700 00
Los Angeles .....	500 00	4,000 00
Totals .....	\$57,408 00	\$169,700 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stock in Marble Lime Company .....	\$255,600 00	\$13,100 00	\$13,100 00
Stock in Riverside Fruit Company .....			
Stock in Riverside Oilburn and Supply Co. ....			
Stock in Riverside Citrus Fair Association .....			

## SACRAMENTO BANK.

[Incorporated January 28, 1875.]

W. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$20,000 09	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	37,726 67	Reserve fund and profit and loss .....	91,945 56
Miscellaneous bonds and stocks .....	100 00	Due depositors .....	1,965,521 64
Loans on real estate .....	2,044,818 57	Other liabilities .....	66,112 95
Money on hand .....	190,905 12		
Due from banks and bankers .....	12,394 70		
Expenses and taxes .....	17,635 09		
Total resources .....	\$2,323,580 15	Total liabilities .....	\$2,323,580 15

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. H. Swift .....	— shares.	F. R. Dray .....	170 shares.
W. P. Coleman .....	625 shares.	F. Birdsall .....	52 shares.
P. Scheld .....	1,168 shares.		
Total number of shares held by the Directors is .....			2,015 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento .....	\$18,253 70	\$18,200 00
Butte .....	14,668 10	30,000 00
Sutter .....	714 61	750 00
Solano .....	1,072 17	1,100 00
Fresno .....	3,018 09	3,500 00
Totals .....	\$37,726 67	\$53,550 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador and Butte .....	\$36,181 00	\$68,000 00
Calaveras and Colusa .....	452,955 02	1,005,000 00
Fresno and Merced .....	200,419 95	375,000 00
Napa and Nevada .....	6,801 00	12,500 00
Placer and Solano .....	96,601 84	170,000 00
Sutter and San Joaquin .....	94,525 00	165,000 00
Sacramento .....	227,375 19	400,000 00
Stanislaus .....	747,627 32	1,500,000 00
Tehama and Tulare .....	63,430 89	115,000 00
Ventura .....	22,000 00	40,000 00
Yolo and Yuba .....	90,039 36	175,000 00
Oregon .....	5,632 00	10,000 00
Washington Territory .....	1,200 00	2,500 00
Totals .....	\$2,044,818 57	\$4,038,000 00



## SACRAMENTO BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
San Joaquin and Sierra Nevada Railroad.....	\$5,000 00	\$100 00 (Nominal.)

## SALINAS CITY BANK.

[Incorporated May 10, 1873.]

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	64,356 67	Reserve fund and profit and loss .....	47,018 75
City warrants and school orders .....	618 65	Due depositors .....	234,827 57
Loans on real estate .....	150,279 85	Other liabilities .....	8,544 95
Loans on other securities (grain, etc.) .....	62,874 10		
Loans on personal security (including overdrafts) .....	143,542 01		
Money on hand .....	24,511 10		
Checks and other cash items .....	232 82		
Due from banks and bankers .....	125,737 27		
Furniture and fixtures .....	2,300 00		
Expenses and taxes .....	2,150 58		
Other assets .....	788 22		
Total resources .....	\$590,391 27	Total liabilities .....	\$590,391 27

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr .....	750 shares.	Wm. Vanderhurst .....	150 shares.
A. B. Jackson .....	150 shares.	J. H. McDougall .....	50 shares.
Thos. Rea .....	225 shares.		
Total number of shares held by the Directors is .....			1,325 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey .....	\$64,356 67	\$67,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$150,279 85	\$250,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Salinas City warrants and county school orders .....	\$618 65	\$618 65	\$625 00

SALINAS CITY BANK—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wheat, barley, oats, etc. ....	\$62,874 10	\$85,000 00

## BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

JAS. P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources	Amount.	Liabilities	Amount.
Real estate taken for debt.....	\$17,311 50	Capital paid in coin.....	\$135,000 00
Loans on real estate.....	26,567 12	Reserve fund and profit and loss.....	50,800 03
Loans on collateral notes.....	71,345 03	Due depositors.....	145,970 42
Loans on other securities (grain, etc.).....	10,840 01	Due banks and bankers.....	2,840 06
Loans on personal security (including overdrafts).....	127,065 08	Other liabilities.....	11,619 92
Money on hand.....	25,198 49		
Due from banks and bankers.....	2,140 04		
Furniture and fixtures.....	175 00		
Total resources.....	\$255,239 47	Total liabilities.....	\$255,239 47

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble.....	138 shares.	W. B. Kingsbury.....	40 shares.
J. Eberhard.....	100 shares.	H. M. Leonard.....	410 shares.
F. C. French.....	250 shares.	Jas. P. Pierce.....	517 shares.
R. K. Ham.....	600 shares.	R. T. Pierce.....	15 shares.
W. D. Hudson.....	50 shares.	L. Schneider.....	70 shares.
S. I. Jamison.....	25 shares.		

Total number of shares held by the Directors is.....2,315 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$17,311 50	\$18,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$26,567 12	\$150,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay and grain.....	\$10,840 01	\$15,000 00

## BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

F. H. RUNGE, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$80,000 00
Real estate taken for debt .....	34,770 00	Reserve fund and profit and loss .....	16,431 84
Miscellaneous bonds and stocks .....	818 00	Due depositors .....	150,496 13
County warrants .....	450 00	Due banks and bankers .....	631 01
Loans on real estate .....	62,573 34		
Loans on stocks, bonds, and warrants .....	700 00		
Loans on other securities (grain, etc.) .....	350 00		
Loans on personal security (including overdrafts) .....	73,636 88		
Money on hand .....	38,905 41		
Due from banks and bankers .....	28,355 35		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$247,558 98	Total liabilities .....	\$247,558 98

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Effey .....	62 shares.	F. H. Runge .....	75 shares.
P. B. Fagen .....	140 shares.	F. Hageman .....	80 shares.
H. Skinner .....	209 shares.	H. Willey .....	110 shares.
A. P. Swanton .....	48 shares.		

Total number of shares held by the Directors is ..... 724 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$1,020 00	\$1,700 00
Monterey .....	700 00	700 00
Santa Cruz .....	33,050 00	33,050 00
Totals .....	\$34,770 00	\$35,450 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$62,573 34	\$110,000 00

## BANK OF SANTA CRUZ COUNTY—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Cruz Bank of Savings and Loan .....	\$518 00	\$518 00	\$518 00
Brown Valley school bonds.....	300 00	300 00	300 00
Santa Cruz County warrants .....	450 00	450 00	450 00
Totals .....	\$1,268 00	\$1,268 00	\$1,268 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Santa Cruz County .....	\$1,600 00	\$700 00	\$1,600 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$350 00	\$500 00



## SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

C. I. LEACH, President.

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$190 05	Capital paid in coin.....	\$158,580 00
Loans on real estate.....	179,100 00	Reserve fund and profit and loss.....	38,798 30
Loans on stocks, bonds, and warrants.....	275 00	Due depositors.....	146,220 89
Loans on other securities (grain, etc.).....	750 00	Due banks and bankers.....	6,756 49
Loans on personal security (including overdrafts).....	113,086 80	Other liabilities.....	11,478 76
Money on hand.....	48,748 79		
Due from banks and bankers.....	3,866 82		
Furniture and fixtures.....	1,500 00		
Interest accrued.....	10,654 51		
Other assets.....	3,662 47		
Total resources.....	\$361,834 44	Total liabilities.....	\$361,834 44

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow.....	186 shares.	W. B. Johnson.....	50 shares.
J. C. White.....	109 shares.	J. J. Stevenson.....	50 shares.
G. B. Claiborne.....	20 shares.	C. I. Leach.....	100 shares.
R. C. Sargent.....	50 shares.	W. L. Dudley.....	97 shares.
Cornelius Swain.....	70 shares.		

Total number of shares held by the Directors is..... 732 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$190 05	\$400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$126,226 00	\$300,000 00
Stanislaus.....	20,823 00	
Modoc and Lassen.....	32,951 00	
Totals.....	\$179,100 00	\$300,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Joaquin County Bank stock.....	\$1,200 00	\$275 00	\$1,400 00

## SAN JOAQUIN VALLEY BANK—Continued.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Furniture, lease, etc.....	\$750 00	\$3,000 00

## BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$120,000 00	Capital paid in coin .....	\$205,625 00
Real estate taken for debt .....	9,501 30	Reserve fund and profit and loss .....	125,519 91
United States bonds .....	3,034 35	Due depositors .....	524,215 29
Miscellaneous bonds and stocks .....	136,625 00	Due banks and bankers .....	10,078 71
County and State warrants .....	8,404 29	Other liabilities .....	1,384 38
Loans on real estate .....	193,056 60		
Loans on stocks, bonds, and warrants .....	70,900 00		
Loans on other securities (grain, etc.) .....	17,150 00		
Loans on personal security (including overdrafts) .....	126,001 02		
Money on hand .....	95,143 00		
Checks and other cash items .....	524 49		
Due from banks and bankers .....	78,998 22		
Furniture and fixtures .....	3,000 00		
Interest accrued .....	4,485 02		
Total resources .....	\$866,823 29	Total liabilities .....	\$866,823 29

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$205,625; the total amount actually paid in coin by stockholders for capital stock is \$205,625. The total number of shares of stock issued is 411½; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. E. Beans .....	200 shares.	J. T. Colahan .....	5 shares.
W. K. Beans .....	10 shares.		

Total number of shares held by the Directors is ..... 215 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$9,501 30	\$13,866 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$193,056 60	\$403,071 00

## BANK OF SAN JOSÉ—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific R. R. first mortgage bonds ..	\$50,000 00	\$50,000 00	\$51,125 00
San Luis Obispo County bonds .....	10,000 00	10,000 00	10,000 00
Santa Clara County bonds .....	70,000 00	71,525 00	73,000 00
United States bonds, 4 per cent .....	2,500 00	3,034 35	3,034 35
San José Woolen Mills stock .....	8,500 00	5,100 00	5,525 00
Totals .....	\$141,000 00	\$139,659 35	\$142,684 35

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds .....	\$20,000 00	\$15,000 00	\$24,400 00
Miscellaneous stocks .....	103,200 00	55,900 00	76,505 00
Totals .....	\$123,200 00	\$70,900 00	\$100,905 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for hay, grain, and merchandise .....	\$17,150 00	\$28,049 00

BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$17,500 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	48,408 93	Reserve fund and profit and loss .....	104,093 48
Miscellaneous bonds and stocks .....	2,500 00	Due depositors .....	192,969 66
County warrants .....	163 82	Due banks and bankers .....	60,673 77
Loans on real estate .....	151,197 85		
Loans on personal security (including overdrafts) .....	214,754 55		
Money on hand .....	20,936 40		
Due from banks and bankers .....	497 61		
Expenses and taxes .....	877 75		
Other assets .....	900 00		
Total resources .....	\$457,736 91	Total liabilities .....	\$457,736 91

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews .....	275 shares.	George Steele .....	12½ shares.
D. W. James .....	32½ shares.	W. E. Stewart .....	5 shares.
W. L. Beebee .....	8 shares.		

Total number of shares held by the Directors is .....

333 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$48,408 93	\$54,810 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$149,697 85	\$149,697 85
Monterey .....	1,500 00	1,500 00
Totals .....	\$151,197 85	\$151,197 85

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis Obispo water stock .....	\$2,500 00	\$2,500 00	\$3,442 50
County warrants .....	163 82	163 82	163 82
Totals .....	\$2,663 82	\$2,663 82	\$3,606 32

## SANTA ROSA BANK.

[Incorporated August 20, 1870.]

E. T. FARMER, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$11,209 15	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	35,018 72	Reserve fund and profit and loss .....	77,318 47
Loans on real estate .....	249,539 52	Due depositors .....	261,303 19
Loans on other securities (grain, etc.) .....	110,900 00	Due banks and bankers .....	43,806 32
Loans on personal security (including overdrafts) .....	208,725 94	Other liabilities .....	548 00
Money on hand .....	34,940 25		
Due from banks and bankers .....	2,631 40		
Expenses and taxes .....	8,528 02		
Other assets .....	21,482 98		
Total resources .....	\$682,975 98	Total liabilities .....	\$682,975 98

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Paxton .....	590 shares.	D. Burris .....	350 shares.
E. T. Farmer .....	100 shares.	T. Hopper .....	510 shares.
J. H. Laughlin .....	150 shares.	J. S. Taylor .....	100 shares.
W. E. McConnell .....	20 shares.		

Total number of shares held by the Directors is ..... 1,820 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$35,018 72	\$52,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$169,039 52	\$350,000 00
Placer .....	12,500 00	26,000 00
Humboldt .....	23,000 00	50,000 00
Mendocino .....	45,000 00	120,000 00
Totals .....	\$249,539 52	\$546,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in warehouse .....	\$110,900 00	\$230,000 00



## SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,629 25	Capital paid in coin .....	\$153,800 00
Real estate taken for debt .....	6,752 48	Reserve fund and profit and loss .....	38,177 61
County warrants .....	227 40	Due depositors .....	216,685 84
Loans on real estate .....	203,869 15	Due banks and bankers .....	47,534 42
Loans on stocks, bonds, and warrants .....	56,419 80	Other liabilities .....	277 00
Loans on other securities (grain, etc.) .....	7,873 75		
Loans on personal security (including overdrafts) .....	132,028 16		
Money on hand .....	35,673 96		
Due from banks and bankers .....	486 82		
Furniture and fixtures .....	2,500 00		
Expenses and taxes .....	14 10		
Total resources .....	\$456,474 87	Total liabilities .....	\$456,474 87

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$153,800; the total amount actually paid in coin by stockholders for capital stock is \$153,800. The total number of shares of stock issued is 1,538; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton .....	115 shares.	John Walker .....	10 shares.
W. S. M. Wright .....	88 shares.	J. M. Laughlin .....	60 shares.
M. Doyle .....	100 shares.	Julius Ort .....	11 shares.
D. Brown .....	75 shares.		
Total number of shares held by the Directors is .....		459 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$6,752 48	\$8,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$203,869 15	\$400,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County school orders .....	\$227 40	\$227 40	\$227 40

## SAVINGS BANK OF SANTA ROSA—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock -----	\$60,000 00	\$56,419 80	\$78,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain (warehouse receipts) -----	\$7,873 75	\$11,000 00

## BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 25, 1884.]

C. C. BUSH, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$1,100 00	Capital paid in coin.....	\$13,200 00
Miscellaneous bonds and stocks.....	7,950 00	Reserve fund and profit and loss.....	3,188 39
County warrants.....	4,500 03	Due depositors.....	40,526 77
Loans on real estate.....	23,988 00	Due banks and bankers.....	14,820 32
Loans on stocks, bonds, and warrants.....	500 00		
Loans on personal security (including overdrafts).....	17,278 99		
Money on hand.....	11,744 44		
Furniture and fixtures.....	2,437 97		
Expenses and taxes.....	2,236 05		
Total resources.....	\$71,735 48	Total liabilities.....	\$71,735 48

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$66,000; the total amount actually paid in coin by stockholders for capital stock is \$13,200. The total number of shares of stock issued is 132; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush.....	30 shares.	H. F. Johnson.....	30 shares.
J. McCormick.....	30 shares.	R. G. Dunn.....	6 shares.
A. E. Reid.....	30 shares.	Fred. Grotefend.....	6 shares.

Total number of shares held by the Directors is.....132 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta.....	\$1,100 00	\$1,400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta.....	\$20,888 00	\$51,600 00
Lassen.....	2,000 00	3,500 00
Modoc.....	1,100 00	2,500 00
Totals.....	\$23,988 00	\$57,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Alameda and Shasta County school bonds and Shasta County warrants.....	\$12,450 03	\$12,608 33

BANK OF SHASTA COUNTY—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shasta County bonds.....	\$500 00	\$500 00	\$535 00

## SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,041 95	Capital paid in coin	\$60,000 00
County warrants	766 85	Reserve fund and profit and loss	16,468 47
Loans on real estate	123,378 93	Due depositors	102,344 86
Loans on other securities (grain, etc.)	1,365 00	Due banks and bankers	49,001 70
Loans on personal security (including overdrafts)	75,728 81		
Money on hand	21,666 12		
Due from banks and bankers	1,056 49		
Furniture and fixtures	2,000 00		
Other assets	730 88		
Total resources	\$227,735 03	Total liabilities	\$227,735 03

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	Mrs. H. Wadsworth	400 shares.
L. Huseman	400 shares.	E. Wadsworth	400 shares.
N. D. Julien	400 shares.		

Total number of shares held by the Directors is 2,000 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$1,041 95	\$1,400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$45,738 85	\$100,000 00
Modoc	69,008 13	200,000 00
Lassen	2,000 00	4,000 00
Jackson, Oregon	250 00	400 00
Klamath, Oregon	6,381 95	20,000 00
Totals	\$123,378 93	\$324,400 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Juror certificates and county warrants	\$423 60	\$766 85	\$820 10

SISKIYOU COUNTY BANK—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust and jewelry-----	\$1,365 00	\$1,400 00



## BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

WM. HILL, President.

J. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$18,000 00	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	287,289 55	Reserve fund and profit and loss .....	29,525 60
Loans on stocks, bonds, and warrants .....	12,000 00	Due depositors .....	198,356 15
Loans on personal security (including overdrafts) .....	174,698 37	Due banks and bankers .....	1,048 56
Money on hand .....	26,789 21	Other liabilities .....	720 00
Due from banks and bankers .....	8,873 18		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$529,650 31	Total liabilities .....	\$529,650 31

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Hill .....	330 shares.	E. Newburgh .....	75 shares.
W. Dutton .....	330 shares.	J. E. Gwinn .....	164 shares.
E. Denman .....	300 shares.		

Total number of shares held by the Directors is ..... 1,199 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$143,751 55	\$435,000 00
Humboldt .....	57,538 00	125,000 00
Marin .....	25,000 00	71,000 00
Mendocino .....	12,000 00	65,000 00
Ventura .....	15,000 00	65,000 00
Napa .....	34,000 00	125,000 00
Totals .....	\$287,289 55	\$886,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County Water Company .....	\$12,000 00	\$12,000 00	\$12,000 00

## SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$1,478 59	Capital paid in coin .....	\$51,100 00
Loans on real estate .....	67,908 00	Reserve fund and profit and loss .....	20,930 87
Loans on personal security (including overdrafts) .....	28,897 11	Due depositors .....	34,464 95
Money on hand .....	7,697 22	Due banks and bankers .....	1,270 49
Due from banks and bankers .....	1,085 39	Other liabilities .....	6,178 00
Furniture and fixtures .....	700 00		
Other assets .....	6,178 00		
Total resources .....	\$113,944 31	Total liabilities .....	\$113,944 31

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Burris .....	270 shares.	A. F. Haraszthy .....	10 shares.
F. Duhring .....	100 shares.	F. Clewe .....	40 shares.
Thos. Hopper .....	51 shares.		

Total number of shares held by the Directors is ..... 471 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$1,478 59	\$2,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma .....	\$66,108 00
Napa .....	1,800 00
Total .....	\$67,908 00

## BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

S. EWER, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,600 00	Capital paid in coin.....	\$90,000 00
Loans on real estate.....	48,125 00	Reserve fund and profit and loss.....	5,374 63
Loans on stocks, bonds, and warrants.....	12,162 58	Due depositors.....	23,974 41
Loans on personal security (including overdrafts).....	42,318 78	Due banks and bankers.....	1,707 61
Money on hand.....	4,198 50	Other liabilities.....	4 20
Due from banks and bankers.....	655 99		
Furniture and fixtures.....	3,000 00		
Total resources.....	\$121,060 85	Total liabilities.....	\$121,060 85

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Ewer.....	150 shares.	Geo. K. Gluyas.....	20 shares.
S. C. Hastings.....	120 shares.	Isaac Tabor.....	14 shares.
H. J. Lewelling.....	65 shares.	W. W. Lyman.....	13 shares.
H. W. Crabb.....	50 shares.	C. Thompson.....	10 shares.
J. Thomann.....	50 shares.	Chas. Krug.....	10 shares.
W. Scheffler.....	25 shares.		
Total number of shares held by the Directors is.....		527 shares.	

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa.....	\$45,500 00	\$69,300 00
Fresno.....	2,625 00	3,800 00
Totals.....	\$48,125 00	\$73,100 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
St. Helena Warehouse Association stock.....	\$2,000 00	\$2,000 00	\$2,000 00
St. Helena Water Company stock.....	14,650 00	9,712 58	10,988 00
Bank of St. Helena stock.....	900 00	450 00	900 00
Totals.....	\$17,550 00	\$12,162 58	\$13,888 00

## BANK OF SUISUN.

[Incorporated February 7, 1876.]

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$285,664 82	Capital paid in coin.....	\$100,000 00
Loans on personal security (including overdrafts).....	136,284 98	Reserve fund and profit and loss.....	98,428 99
Money on hand.....	7,095 89	Due depositors.....	218,286 64
Due from banks and bankers.....	670 24	Due banks and bankers.....	9,398 30
Furniture and fixtures.....	2,500 00	Other liabilities.....	6,102 00
Total resources.....	\$432,215 93	Total liabilities.....	\$432,215 93

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins.....	490 shares.	W. H. Turner.....	20 shares.
C. F. D. Hastings.....	180 shares.	M. Dinkelspiel.....	10 shares.
E. P. Hilborn.....	20 shares.		

Total number of shares held by the Directors is ..... 720 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$259,862 17	\$375,000 00
Napa.....	14,037 65	25,000 00
Contra Costa.....	11,765 00	20,000 00
Totals.....	\$285,664 82	\$420,000 00

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants .....	\$312 60	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	132,545 00	Reserve fund and profit and loss .....	86,226 54
Loans on other securities (grain, etc.) .....	11,980 00	Due depositors .....	249,892 71
Loans on personal security (including overdrafts) .....	515,498 30	Due banks and bankers .....	57,438 72
Money on hand .....	30,440 84	Other liabilities .....	91 54
Due from banks and bankers .....	472 77		
Furniture and fixtures .....	2,100 00		
Other assets .....	300 00		
Total resources .....	\$693,649 51	Total liabilities .....	\$693,649 51

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. S. Cone.....	483 shares.	H. W. Brown.....	37 shares.
C. Cadwalader.....	121 shares.	Arthur Brown.....	52 shares.
H. Kraft .....	105 shares.		

Total number of shares held by the Directors is ..... 798 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama .....	\$126,845 00	\$187,654 00
Shasta .....	3,200 00	5,000 00
Lassen .....	2,500 00	3,500 00
Totals .....	\$132,545 00	\$196,154 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants .....	\$312 60	\$312 60	\$312 60

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$11,980 00	\$14,400 00

## BANK OF TOMALES.

[Incorporated June 25, 1875.]

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	3,000 00	Reserve fund and profit and loss .....	40,942 63
Loans on real estate .....	96,766 80	Due depositors .....	48,506 77
Loans on stocks, bonds, and warrants .....	5,878 37	Due banks and bankers .....	6,966 92
Loans on personal security (including overdrafts) .....	77,852 90		
Money on hand .....	3,822 53		
Checks and other cash items .....	4,359 93		
Due from banks and bankers .....	472 04		
Furniture and fixtures .....	1,000 00		
Expenses and taxes .....	263 75		
Total resources .....	\$196,416 32	Total liabilities .....	\$196,416 32

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton .....	200 shares.	John Griffin .....	50 shares.
H. Hitchcock .....	50 shares.	Geo. W. Burbank .....	50 shares.
H. E. Lawrence .....	60 shares.		

Total number of shares held by the Directors is .....

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin .....	\$3,000 00	\$5,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin .....	\$48,263 40	\$85,000 00
Sonoma .....	47,253 40	85,000 00
Mendocino .....	1,250 00	2,500 00
Totals .....	\$96,766 80	\$172,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Tomales stock .....	\$7,300 00	\$5,878 37	\$10,950 00



## BANK OF UKIAH.

[Incorporated January 10, 1874.]

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Miscellaneous bonds and stocks	761 89	Reserve fund and profit and loss	47,836 09
Loans on real estate	263,992 49	Due depositors	51,634 53
Loans on personal security (including overdrafts)	67,933 45	Due banks and bankers	3,313 48
Money on hand	4,558 17		
Total resources	\$352,784 10	Total liabilities	\$352,784 10

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. McGarvey	100 shares.	John S. Reed	150 shares.
J. P. Hoffman	66 shares.	G. Hagenmeyer	367 shares.
J. H. Seawell	20 shares.		

Total number of shares held by the Directors is 703 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$239,967 21	\$500,000 00
Humboldt	18,547 10	50,000 00
Trinity	5,478 18	10,000 00
Totals	\$263,992 49	\$560,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Russian River Road Company	\$2,500 00	\$761 89	\$2,000 00

## BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$32,911 66	Capital paid in coin .....	\$30,000 00
Loans on personal security (including overdrafts) .....	52,700 99	Reserve fund and profit and loss .....	3,426 33
Money on hand .....	4,752 29	Due depositors .....	29,410 69
Furniture and fixtures .....	1,000 00	Due banks and bankers .....	27,639 09
Expenses and taxes .....	1,213 35	Other liabilities .....	2,102 18
Total resources .....	\$92,578 29	Total liabilities .....	\$92,578 29

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins .....	525 shares.	E. R. Thurber .....	15 shares.
W. B. Parker .....	279 shares.	D. Dutton .....	30 shares.
W. B. Davis .....	10 shares.		

Total number of shares held by the Directors is.....859 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$32,911 66	\$50,000 00

## BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

T. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$90,000 00
Real estate taken for debt .....	1,229 97	Reserve fund and profit and loss .....	12,857 42
County warrants .....	32 00	Due depositors .....	116,406 02
Loans on real estate .....	40,934 09	Due banks and bankers .....	83 83
Loans on personal security (including overdrafts) .....	94,740 08		
Money on hand .....	27,306 94		
Due from banks and bankers .....	50,604 19		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$219,347 27	Total liabilities .....	\$219,347 27

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. R. Bard .....	315 shares.	H. Clay .....	60 shares.
D. S. Blackburn .....	200 shares.	L. Snodgrass .....	770 shares.
L. C. McKeeby .....	100 shares.	E. P. Foster .....	400 shares.
G. W. Chrisman .....	35 shares.		

Total number of shares held by the Directors is ..... 1,880 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Ventura .....	\$1,229 97	\$1,229 97

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$40,934 09	\$40,934 09

## BANK OF VISALIA.

[Incorporated August 31, 1874.]

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,794 86	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	11,365 57	Reserve fund and profit and loss .....	30,371 25
United States bonds .....	5,465 62	Due depositors .....	169,794 79
Loans on real estate .....	200,763 00	Due banks and bankers .....	19,297 63
Loans on stocks, bonds, and warrants .....	2,000 00		
Loans on personal security (including overdrafts) .....	\$156,723 49		
Money on hand .....	27,212 57		
Furniture and fixtures .....	1,400 00		
Other assets .....	738 56		
Total resources .....	\$419,463 67	Total liabilities .....	\$419,463 67

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde .....	838 shares.	T. Lindsey .....	23 shares.
C. Burrel .....	588 shares.	J. D. Hyde .....	22 shares.
C. J. Giddings .....	40 shares.		
Total number of shares held by the Directors is .....			1,511 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$11,365 57	\$15,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$199,763 00	\$300,000 00
Fresno .....	1,000 00	2,500 00
Totals .....	\$200,763 00	\$302,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$5,000 00	\$5,465 62	\$6,000 00

BANK OF VISALIA—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wutchumna water ditch stock .....	\$1,000 00	\$2,000 00	\$5,000 00

## BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,954 05	Capital paid in coin .....	\$186,750 00
Real estate taken for debt .....	22,485 74	Reserve fund and profit and loss .....	11,061 55
Loans on real estate .....	225,550 79	Due depositors .....	125,713 67
Loans on stocks, bonds, and warrants .....	5,265 00	Due banks and bankers .....	171 61
Loans on other securities (grain, etc.) .....	3,420 00		
Loans on personal security (including overdrafts) .....	25,112 05		
Money on hand .....	14,894 01		
Due from banks and bankers .....	11,885 29		
Furniture and fixtures .....	2,129 90		
Total resources .....	\$323,696 83	Total liabilities .....	\$323,696 83

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$186,750. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$466 87½ average.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Ford .....	53 shares.	P. McAllister .....	6 shares.
G. M. Bockius .....	42 shares.	W. G. Hudson .....	5 shares.
T. Snodgrass .....	32 shares.	Owen Tuttle .....	4 shares.
John T. Porter .....	20 shares.		
Total number of shares held by the Directors is .....		162 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$22,485 74	\$22,485 74

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$116,119 65	\$200,000 00
Monterey .....	86,931 14	125,000 00
San Benito .....	4,500 00	7,000 00
Ventura .....	18,000 00	25,000 00
Totals .....	\$225,550 79	\$357,000 00



## BANK OF WATSONVILLE—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Watsonville stock .....	\$23,500 00	\$4,315 00	\$23,500 00
Bank of Santa Cruz County stock .....	1,240 00	1,000 00	1,240 00
Totals .....	\$24,740 00	\$5,315 00	\$24,740 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain .....	\$3,420 00	\$6,300 00

## WELLS, FARGO &amp; CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$127,210 31	Capital paid in coin.....	\$500,000 00
United States bonds.....	42,566 68	Reserve fund and profit and loss.....	2,924,748 50
Miscellaneous bonds and stocks.....	2,000 00	Due depositors.....	1,878,196 47
Loans on real estate.....	238,948 70	Due banks and bankers.....	62,621 31
Loans on stocks, bonds, and warrants.....	148,972 05		
Loans on other securities (grain, etc.).....	294,475 57		
Loans on personal security (including overdrafts).....	1,943,077 88		
Money on hand.....	819,093 57		
Due from banks and bankers.....	71,897 97		
Furniture and fixtures.....	4,000 00		
Other assets.....	1,673,323 55		
Total resources.....	\$5,365,566 28	Total liabilities.....	\$5,365,566 28

## DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows :

Lloyd Tevis.....	200 shares.	Charles Fargo.....	5 shares.
J. J. Valentine.....	1 share.	J. C. Fargo.....	205 shares.
O. Eldridge.....	10 shares.	Leland Stanford.....	86 $\frac{1}{8}$ shares.
Geo. E. Gray.....	20 shares.	Charles Crocker.....	2,421 shares.
C. F. Crocker.....	100 shares.		
Total number of shares held by the Directors is.....			3,048 $\frac{1}{8}$ shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$41,480 37	\$45,000 00
Alameda.....	5,000 00	5,000 00
Sacramento.....	4,758 00	5,000 00
Salt Lake, Utah.....	30,000 00	40,000 00
Denver, Colorado.....	10,000 00	15,000 00
Las Vegas, New Mexico.....	10,000 00	10,000 00
Carson, Nevada.....	4,000 00	5,000 00
Chicago, Ill.....	2,615 00	2,500 00
Lincoln, Neb.....	3,350 00	3,500 00
Omaha, Neb.....	12,006 94	15,000 00
El Paso, Texas.....	4,000 00	4,000 00
Totals.....	\$127,210 31	\$150,000 00

## WELLS, FARGO &amp; CO.'S BANK—Continued.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$100,000 00	\$150,000 00
San Francisco.....	15,061 92	20,000 00
Santa Clara.....	52,053 70	100,000 00
Siskiyou.....	2,767 04	6,000 00
Alameda.....	4,000 00	6,000 00
Fresno.....	1,250 00	1,250 00
Chicago, Ill.....	48,533 74	75,000 00
Maine.....	15,282 30	15,000 00
Totals.....	\$238,948 70	\$373,250 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$50,000 00	\$42,566 68	\$61,500 00
Utah Central Railroad bonds.....	2,000 00	2,000 00	2,000 00
Totals.....	\$52,000 00	\$44,566 68	\$63,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Northern Pacific Railroad bonds; insurance, bank, coal, gas, and telephone stocks; Amador Branch Railroad, Pacific Rolling Mills, Chicago City bonds, etc.....	\$244,875 00	\$148,972 05	\$234,075 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold bars, grain, and merchandise.....	\$204,207 58	\$211,576 31

## BANK OF WILLOWS.

[Incorporated September 2, 1880.]

N. D. RIDEOUT, President.

WM. C. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,650 00	Capital paid in coin .....	\$150,000 00
Real estate taken for debt .....	10,624 99	Reserve fund and profit and loss .....	20,749 50
Miscellaneous bonds and stocks .....	26,000 00	Due depositors .....	110,822 89
Loans on real estate .....	34,020 00	Due banks and bankers .....	178,297 15
Loans on stocks, bonds, and warrants .....	13,760 00		
Loans on other securities (grain, etc.) .....	199,818 82		
Loans on personal security (including overdrafts) .....	135,581 91		
Money on hand .....	31,413 82		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$459,869 54	Total liabilities .....	\$459,869 54

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout .....	1,020 shares.	W. C. Murdoch .....	300 shares.
N. A. Rideout .....	80 shares.	P. H. Green .....	40 shares.
W. C. Belcher .....	200 shares.		
Total number of shares held by the Directors is .....			1,640 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$10,624 99	\$11,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$34,020 00	\$50,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association .....	\$26,000 00	\$26,000 00	\$26,000 00

BANK OF WILLOWS—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association.....	\$24,000 00	\$13,760 00	\$24,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$199,818 82	\$300,000 00

## BANK OF WOODLAND.

[Incorporated November 16, 1868.]

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$700,000 00
Real estate purchased.....	5,000 00	Reserve fund and profit and loss.....	121,724 91
United States bonds.....	120,000 00	Due depositors.....	206,362 03
Loans on real estate.....	514,558 27	Due banks and bankers.....	42,907 20
Loans on stocks, bonds, and warrants.....	300 00	Other liabilities.....	100,000 00
Loans on other securities (grain, etc.).....	30,801 28		
Loans on personal security (including overdrafts).....	388,598 42		
Money on hand.....	48,489 00		
Checks and other cash items.....	511 17		
Due from banks and bankers.....	3,949 77		
Interest accrued.....	42,963 41		
Expenses and taxes.....	822 82		
Total resources.....	\$1,170,994 14	Total liabilities.....	\$1,170,994 14

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$700,000; the total amount actually paid in coin by stockholders for capital stock is \$700,000. The total number of shares of stock issued is 7,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens.....	2,964 shares.	F. S. Freeman.....	10 shares.
L. D. Stephens.....	285 shares.	J. H. Harlan.....	93 shares.
H. Fredericks.....	171 shares.	J. Hollingsworth.....	308 shares.
C. Nelson.....	158 shares.		

Total number of shares held by the Directors is.....3,989 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$505,758 27	\$900,000 00
Colusa.....	8,800 00	15,000 00
Totals.....	\$514,558 27	\$915,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$100,000 00	\$120,000 00	\$122,250 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock.....	\$300 00	\$300 00	\$300 00



BANK OF WOODLAND—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain, sugar, etc.-----	\$30,801 28	\$36,800 00

## BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,665 60	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	279,844 17	Reserve fund and profit and loss .....	10,351 95
Loans on stocks, bonds, and warrants .....	60 00	Due depositors .....	197,328 16
Loans on other securities (grain, etc.) .....	1,000 00	Due banks and bankers .....	60,241 24
Loans on personal security (including overdrafts) .....	277,991 71	Other liabilities .....	30,060 00
Money on hand .....	23,074 55		
Checks and other cash items .....	292 68		
Due from banks and bankers .....	3,522 56		
Furniture and fixtures .....	2,997 14		
Expenses and taxes .....	2,444 49		
Other assets .....	88 45		
Total resources .....	\$597,981 35	Total liabilities .....	\$597,981 35

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt .....	100 shares.	W. W. Brownell .....	100 shares.
E. R. Lowe .....	100 shares.	B. Peart .....	50 shares.
A. D. Porter .....	100 shares.	Charles F. Reed .....	35 shares.
D. N. Hershey .....	100 shares.	J. W. Freeman .....	1 share.
S. N. Mering .....	100 shares.		

Total number of shares held by the Directors is .....

686 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$11,292 49	\$15,000 00
Colusa .....	10,000 00	20,000 00
Yolo .....	258,551 68	320,000 00
Totals .....	\$279,844 17	\$355,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Woodland Opera House .....	\$100 00	\$60 00	\$60 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$1,000 00	\$1,600 00

---

SEMI-ANNUAL REPORTS  
OF  
SAN FRANCISCO BRANCHES OF FOREIGN BANKS,

FILED JULY 1, 1885.

---



# REPORTS OF BRANCHES OF FOREIGN BANKS.

## SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1873.]

IGNATZ STEINHART, Manager.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$94,810 49	Due head office .....	\$2,952,284 17
Real estate taken for debt .....	10,900 00	Reserve fund and profit and loss .....	98,618 92
Loans on real estate .....	301,864 88	Due depositors .....	2,922,464 18
Loans on stocks, bonds, and warrants .....	555,452 69	Due banks and bankers .....	548,681 05
Loans on other securities (grain, etc.) .....	134,928 05	Other liabilities .....	44,414 25
Loans on personal security (including overdrafts) .....	2,242,163 91		
Money on hand .....	1,476,195 63		
Due from banks and bankers .....	938,590 83		
Furniture and fixtures .....	10,573 16		
Other assets .....	800,982 93		
Total resources .....	\$6,566,462 57	Total liabilities .....	\$6,566,462 57

### DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred and 29,970 common; the amount paid up on each share of stock is £1 for deferred and £10 for common.

The names of the Directors are as follows: W. G. Scholfield, E. H. Lushington, J. Sebag, J. Simon, I. Seligman.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$10,900 00	\$10,900 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$72,625 00
Contra Costa .....	4,000 00
San Bernardino .....	40,442 88
San Mateo .....	7,000 00
Marin .....	50,000 00
San Luis Obispo .....	24,000 00
Washington Territory .....	100,000 00
Arizona .....	3,797 00
Total .....	\$301,864 88

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED)—  
Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
The bank held on July 1, 1885, sundry stocks, bonds, notes, etc., as collateral for loans, amounting to -----	\$555,452 69	\$1,110,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
The bank held bills of lading and warehouse receipts for loans, amounting to -----	\$134,928 05	\$200,000 00



# SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

W. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants.....	\$429,302 07	Due head office.....	\$1,151,041 23
Loans on other securities (grain, etc.).....	233,146 58	Due depositors.....	546,559 84
Loans on personal security (including overdrafts).....	550,489 62	Due banks and bankers.....	494 70
Money on hand.....	452,542 06		
Due from banks and bankers.....	32,615 44		
Total resources.....	\$1,698,095 77	Total liabilities.....	\$1,698,095 77

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £346,000.

The names of the Directors are as follows: Robert Gillespie, E. Colville, James Anderson, H. E. Ransom, Sir John Rose, G.C.M.G.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Oregon City warrants.....	\$4,810 63	\$1,789 55	\$495,000 00
Miscellaneous stocks and bonds.....		427,512 52	
Totals.....	\$4,810 63	\$429,302 07	\$495,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading, and warehouse receipts for wheat, barley, coffee, grain bags, etc.....	\$233,146 58	\$325,000 00

# AGENCY OF THE BANK OF BRITISH NORTH AMERICA— SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

WM. LAWSON, Agent.

C. TAYLOR, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants .....	\$851,212 50	Due head office .....	\$930,280 83
Loans on other securities (grain, etc.) .....	52,588 98	Due depositors .....	401,950 52
Loans on personal security (including overdrafts) .....	170,855 49	Due banks and bankers .....	1,033 53
Money on hand .....	273,581 00		
Checks and other cash items .....	15,017 51		
Due from banks and bankers .....	39 40		
Total resources .....	\$1,363,294 88	Total liabilities .....	\$1,363,294 88

## DETAILS.

The amount of capital stock is \$4,866,666 66; the amount subscribed is \$4,866,666 66; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 66. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33 $\frac{1}{3}$ .

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, A. H. Phillpotts, J. M. Robertson.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad, county, water, and gas, etc. ....	\$1,064,710 00	\$851,212 50	\$1,051,450 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for merchandise .....	\$52,588 98	\$52,588 98

# SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Incorporated September 13, 1880.]

ARTHUR SCRIVENER, Manager.

WM. STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$30,539 59	Due head office .....	\$2,382,993 71
Miscellaneous bonds and stocks .....	44,275 00	Reserve fund and profit and loss .....	55,000 00
Loans on real estate .....	82,041 51	Due depositors .....	1,335,769 00
Loans on stocks, bonds, and warrants .....	409,184 25	Due banks and bankers .....	92,408 76
Loans on other securities (grain, etc.) .....	391,000 80	Other liabilities .....	38,460 92
Loans on personal security (including overdrafts) .....	1,010,690 36		
Money on hand .....	853,065 74		
Checks and other cash items .....	129,543 64		
Due from banks and bankers .....	637,836 82		
Expenses and taxes .....	21,271 44		
Other assets .....	295,183 24		
Total resources .....	\$3,904,632 39	Total liabilities .....	\$3,904,632 39

## DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Babcock .....	150 shares.	R. D. Peebles .....	500 shares.
G. W. Campbell .....	150 shares.	F. Rodewald .....	3,000 shares.
H. Goschen .....	250 shares.	R. Ryrie .....	450 shares.
C. Hemery .....	1,000 shares.	Baron Herman de Stern .....	502 shares.
Wm. Newbold .....	150 shares.		

Total number of shares held by the Directors is 6,152 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$7,684 88	\$7,684 88
Santa Barbara .....	7,469 72	7,469 72
Sonoma .....	7,388 33	7,388 33
San Francisco .....	7,996 66	7,996 66
Totals .....	\$30,539 59	\$30,539 59

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda .....	\$28,218 54
San Diego .....	2,000 00
Inyo .....	20,000 00
Santa Cruz .....	23,433 00
San Francisco .....	1,500 00
Kitsap (W. T.) .....	6,889 97
Total .....	\$82,041 51

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK  
(LIMITED)—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Coast Railroad bonds .....	\$55,000 00	\$44,275 00	\$44,275 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Bonds, Controller's warrants, and miscellaneous stocks .....	\$409,184 25	\$574,121 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading, warehouse receipts, life policy, and collateral notes .....	\$391,000 80	\$436,847 68

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

DAVID CAHN, Manager.

EUGENE MEYER, Sub Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$288,865 26	Due head office.....	\$2,903,545 31
Loans on stocks, bonds, and warrants.....	303,675 32	Due depositors.....	1,637,318 18
Loans on other securities (grain, etc.).....	496,201 56	Due banks and bankers.....	33,757 05
Loans on personal security (including overdrafts).....	2,128,332 40	Other liabilities.....	4,255 45
Money on hand.....	811,050 83		
Silver bullion.....	93,326 82		
Due from banks and bankers.....	434,683 49		
Furniture and fixtures.....	3,500 00		
Other assets.....	19,240 31		
Total resources.....	\$4,578,875 99	Total liabilities.....	\$4,578,875 99

DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 25,000; the amount paid up on each share of stock is \$80.

The names of the Directors are as follows: William Paterson, J. Whittall, James Lafontaine, S. L. Simon, Simon Lazard, Elie Lazard.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$39,562 01	\$490,000 00
Lassen.....	4,000 00	
Alameda.....	11,300 00	
Los Angeles.....	61,000 00	
Solano.....	5,000 00	
Sonoma.....	69,674 84	
Colusa.....	60,000 00	
Stanislaus.....	4,781 38	
Tulare.....	10,000 00	
Fresno.....	3,547 03	
Yolo.....	20,000 00	
Totals.....	\$288,865 26	\$490,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc., as collaterals for loans, amounting to.....	\$303,675 32	\$512,000 00

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc., for loans amount- ing to.....	\$496,201 56	\$590,900 00



---

SEMI-ANNUAL REPORTS  
OF  
BANKS IN LIQUIDATION,

FILED JULY 1, 1885.

---



# REPORTS OF BANKS IN LIQUIDATION.

## CAPITAL SAVINGS BANK—SACRAMENTO.

[Incorporated February 8, 1869.]

R. S. CAREY, President.

JAS. N. PORTER, Cashier.

Resources.	Amount:	Liabilities.	Amount.
Real estate taken for debt .....	\$238,766 02	Capital paid in coin .....	\$300,000 00
Miscellaneous bonds and stocks .....	11,950 00	Reserve fund and profit and loss .....	1,578 97
County warrants .....	173 25	Due depositors (dividends uncalled for) .....	17,283 33
Loans on real estate .....	57,252 82	Due banks and bankers .....	41,595 24
Loans on stocks, bonds, and warrants .....	43,126 48		
Loans on other securities (grain, etc.) .....	2,062 50		
Loans on personal security (including overdrafts) .....	2,804 96		
Checks and other cash items .....	533 33		
Suspense account .....	3,788 18		
Total resources .....	\$360,457 54	Total liabilities .....	\$360,457 54

### DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Carey .....	92 $\frac{2}{3}$ shares.	A. Gallatin .....	90 shares.
L. Williams .....	152 $\frac{2}{3}$ shares.	D. W. Earl .....	182 $\frac{2}{3}$ shares.
C. W. Clarke .....	90 shares.	C. T. Wheeler .....	182 $\frac{2}{3}$ shares.
Fred'k Cox .....	120 shares.		
Total number of shares held by the Directors is .....			909 $\frac{2}{3}$ shares.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sacramento .....	} \$272,616 02
Butte .....	
Colusa .....	
Yolo .....	

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sacramento .....	\$44,252 82
Butte .....	13,000 00
Total .....	\$57,252 82

## CAPITAL SAVINGS BANK—Continued.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Capital Savings Bank stock .....	\$12,000 00	\$11,950 00
Amador County warrants .....		173 25
Totals .....	\$12,000 00	\$12,123 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Bank stock .....	\$40,826 48
Alpine County warrants .....	2,300 00
Total .....	\$43,126 48

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Cross mortgage (on land rented) .....	\$2,062 50

# FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$73,510 28	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks	6,495 53	Due depositors	150,469 78
Loans on stocks, bonds, and warrants	14,441 97	Dividends unpaid	1,848 77
Loans on other securities (grain, etc.)	5,004 58	Other liabilities	300 50
Loans on personal security (including overdrafts)	17,938 06		
Money on hand	2,159 26		
Furniture and fixtures	500 00		
Expenses and taxes	159 43		
Other assets	8,883 99		
Depreciation	83,525 95		
Total resources	\$212,619 05	Total liabilities	\$212,619 05

## DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. E. Davis	150 shares.	John Blair	150 shares.
Abner Doble	50 shares.	Chas. Clayton	1 share.
S. E. Dutton	5 shares.	Geo. W. Swan	150 shares.
Wm. Ede	150 shares.	N. W. Spaulding	50 shares.
L. G. Harvey	145 shares.		
Total number of shares held by the Directors is		851 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$41,877 47
San Mateo	3,160 07
Santa Clara	16,000 00
Alameda	1,034 50
Contra Costa	6,432 24
San Joaquin	5,006 00
Total	\$73,510 28

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal stock	\$50,000 00	\$6,470 28
Swamp land warrants	1,868 50	25 25
Totals	\$51,868 50	\$6,495 53

## FARMERS' AND MECHANICS' BANK OF SAVINGS—Continued.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
California Fruit Growing Association.....	\$40,000 00	\$7,970 00
Swamp land warrants .....	6,870 00	6,471 97
Totals .....	\$46,870 00	\$14,441 97

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to 160 acres of land .....	\$5,004 58



# THE FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated January 31, 1860.]

LANDRY C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$23,000 00	Due depositors .....	\$1,760,973 00
United States bonds .....	15,410 40		
Miscellaneous bonds and stocks .....	93,000 00		
Loans on real estate .....	15,922 00		
Money on hand .....	61 77		
Due from banks and bankers .....	61,000 00		
Furniture and fixtures .....	200 00		
Deficit .....	\$1,552,378 83		
Total resources .....	\$1,760,973 00	Total liabilities .....	\$1,760,973 00

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Estimated Value.
Alameda .....	\$18,500 00
San Francisco .....	4,500 00
Total .....	\$23,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$14,772 00	\$20,000 00
San Mateo .....	1,150 00	2,000 00
Totals .....	\$15,922 00	\$22,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Estimated Value.
Amador Canal and Mining Company's bonds .....	\$150,000 00	\$135,500 00	\$93,000 00
United States 3 per cent bonds .....	15,000 00	15,410 40	15,600 00
Totals .....	\$165,000 00	\$150,910 40	\$108,600 00

## MARYSVILLE SAVINGS BANK (MUTUAL).

[Incorporated April 8, 1869.]

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,500 00	Reserve fund .....	\$47,409 31
Real estate taken for debt .....	25,392 50	Due depositors .....	73,517 60
Loans on real estate .....	84,642 36		
Money on hand .....	775 72		
Checks and other cash items .....	1,500 00		
Due from banks and bankers .....	5,245 12		
Other assets .....	871 21		
Total resources .....	\$120,926 91	Total liabilities .....	\$120,926 91

## DETAILS.

The names of the Directors are as follows: Marcus Marcuse, R. G. Stanwood, I. S. Belcher, D. E. Knight, and L. T. Crane.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba .....	\$5,000 00	\$5,000 00
Sutter .....	20,392 50	20,392 50
Totals .....	\$25,392 50	\$25,392 50

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$10,447 67	\$15,000 00
Sutter .....	74,194 69	98,100 00
Totals .....	\$84,642 36	\$113,100 00

# MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1889.]

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt (appraised value).....	\$83,310 35	Due depositors .....	\$177,667 29
Loans on real estate.....	22,700 90		
Money on hand.....	2,665 20		
Checks and other cash items.....	148 10		
Due from banks and bankers.....	14,756 17		
Furniture and fixtures .....	1,738 00		
Interest accrued.....	1,685 28		
Apparent deficit, being esti- mated depreciation in real estate .....	50,663 29		
Total resources .....	\$177,667 29	Total liabilities .....	\$177,667 29

## DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt.....	23 $\frac{1}{3}$ shares.	Wm. T. Garratt.....	23 $\frac{1}{3}$ shares.
Wm. H. Culver.....	23 $\frac{1}{3}$ shares.	Peter Dean.....	3 $\frac{1}{3}$ shares.
Geo. Robins.....	1 $\frac{1}{3}$ shares.	James Simpson.....	1 $\frac{1}{3}$ shares.
F. Smith.....	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs.....	23 $\frac{1}{3}$ shares.
J. F. Snow.....	23 $\frac{1}{3}$ shares.	T. V. O' Brien.....	3 $\frac{1}{3}$ shares.
H. T. Graves.....	20 shares.		
Total number of shares held by the Directors is .....		166 $\frac{9}{13}$ shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$64,860 35
Alameda.....	18,450 00
Total .....	\$83,310 35

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$22,700 90	\$22,700 90

# ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$335,342 08	Capital paid in coin .....	\$128,975 00
Loans on real estate .....	39,266 31	Due depositors .....	635,136 23
Money on hand .....	2,401 14	Other liabilities .....	49,745 79
Due from banks and bankers .....	102,000 00		
Interest accrued .....	1,417 86		
Other assets .....	3,548 31		
Balance, depreciation .....	329,881 32		
Total resources .....	\$813,857 02	Total liabilities .....	\$813,857 02

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249; the amount paid up on each share of stock is \$103 26, average.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter .....	50 shares.	Charles Montgomery .....	10 shares.
H. J. Tilden .....	10 shares.	L. B. Sonnenberg .....	50 shares.
Daniel Hicks .....	10 shares.	Louis Zeh .....	35 shares.

Total number of shares held by the Directors is ..... 165 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda .....	\$4,452 46
Napa .....	3,011 50
San Francisco .....	141,803 51
San Mateo .....	2,500 00
Santa Clara .....	99,774 61
Sonoma .....	10,000 00
Sutter .....	73,800 00
Total .....	\$335,342 08

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$16,723 00
Santa Clara .....	10,842 50
Sonoma .....	11,700 81
Total .....	\$39,266 31

## PACIFIC TRUST COMPANY—STOCKTON.

[Incorporated August 20, 1883.]

P. S. WILKES, President.

GEORGE TILGHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, lease of .....	\$2,500 00	Capital paid in coin .....	\$25,320 00
Loans on real estate .....	9,000 00	Other liabilities .....	7,199 23
Loans on stocks, bonds, and warrants .....	1,500 00		
Loans on personal security (including overdrafts) .....	478 44		
Money on hand .....	7,487 91		
Furniture and fixtures .....	3,540 82		
Expenses and taxes .....	6,587 06		
Other assets .....	1,425 00		
Total resources .....	\$32,519 23	Total liabilities .....	\$32,519 23

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$422,000; the total amount actually paid in coin by stockholders for capital stock is \$81,150. The total number of shares of stock issued is 4,220; the amount paid up on each share of stock is \$10, on 8,115 shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. M. Castle .....	20 shares.	J. D. McDougald .....	100 shares.
Frank Davis .....	100 shares.	D. M. Pool .....	50 shares.
J. F. Goslin .....	100 shares.	T. J. Pope .....	100 shares.
N. Harrison .....	50 shares.	E. E. Thrift .....	100 shares.
J. C. Hoisholt .....	100 shares.	P. S. Wilkes .....	700 shares.
B. F. Langford .....	100 shares.		

Total number of shares held by the Directors is ..... 1,520 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$9,000 00	\$18,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Pacific Trust Company .....	\$15,000 00	\$1,500 00	Nominal.





---

COMMISSIONERS' EXAMINATIONS  
OF  
SAVINGS BANKS  
FOR THE  
YEAR ENDING JUNE 30, 1885.

---

SHOWING DATE OF EXAMINATION. ALPHABETICALLY ARRANGED.

---



## SAVINGS BANKS.

### CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[February 17, 1885.]

Resources.		Liabilities.	
Real estate .....	\$45,767 28	Capital paid in coin .....	\$72,900 00
Invested in bonds .....	9,800 00	Due depositors .....	406,058 22
Loans on real estate .....	372,527 20	Dividends unpaid .....	507 94
Money on hand .....	15,552 39	Interest collected .....	4,230 79
Due from banks and bankers ..	31,412 59	Rents and exchange .....	164 75
Furniture and fixtures .....	200 00		
Expenses and taxes .....	3,786 53		
Other assets .....	4,815 71		
Total resources .....	\$483,861 70	Total liabilities .....	\$483,861 70

Examined by Commissioners Farnum, Litchfield, and White.

### FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[February 19, 1885.]

Resources.		Liabilities.	
United States bonds .....	\$642,085 55	Capital paid in coin .....	\$148,080 00
Loans on real estate .....	1,253,641 33	Reserve fund .....	19,797 98
Loans on bonds .....	29,000 00	Due depositors .....	1,844,135 77
Money on hand .....	11,675 55	Dividends unpaid .....	1,435 08
Due from banks and bankers ..	76,091 12	Interest collected .....	8,066 02
Expenses and taxes .....	9,021 30		
Total resources .....	\$2,021,514 85	Total liabilities .....	\$2,021,514 85

Examined by Commissioners Farnum, Litchfield, and White.

## FRESNO LOAN AND SAVINGS BANK—FRESNO.

[December 5, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$9,096 35	Capital paid in coin .....	\$11,200 00
Loans on real estate .....	8,310 00	Due depositors .....	8,157 99
Money on hand .....	1,269 43	Interest collected .....	152 91
Due from banks and bankers .....	167 25	Rents and exchange .....	32 16
Furniture and fixtures .....	400 00		
Expenses and taxes .....	300 03		
Total resources .....	\$19,543 06	Total liabilities .....	\$19,543 06

Examined by Commissioners Farnum and White.

## GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[March 2, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$65,000 00	Capital paid in coin .....	\$300,000 00
Other real estate .....	593,756 19	Reserve fund .....	140,000 00
Stocks and bonds .....	1,694,500 00	Due depositors .....	11,977,536 20
Loans on real estate .....	6,689,033 47	Dividends unpaid .....	100 00
Loans on stocks and bonds .....	3,171,800 00	Interest collected .....	114,936 81
Money on hand .....	294,164 85	Rents and exchange .....	2,039 93
Furniture and fixtures .....	610 40	Profit and loss and contin-	
Expenses and taxes .....	6,366 77	gent fund .....	47,086 99
Other assets .....	66,704 21	Other liabilities .....	235 96
Total resources .....	\$12,581,935 89	Total liabilities .....	\$12,581,935 89

Examined by Commissioners Farnum, Litchfield, and White.

# IIIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRAN- CISCO.

[March 14, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$200,000 00	Reserve fund .....	\$1,329,892 40
Other real estate .....	529,002 85	Due depositors .....	19,608,031 61
Invested in stocks, bonds, and warrants .....	10,237,868 29	Interest collected .....	149,693 03
Loans on real estate .....	9,759,080 75	Rents .....	1,686 28
Money on hand .....	272,677 99	Other liabilities .....	12,443 48
Expenses and taxes .....	67,730 51		
Other assets .....	35,386 41		
Total resources .....	\$21,101,746 80	Total liabilities .....	\$21,101,746 80

Examined by Commissioners Farnum, Litchfield, and White.

# HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRAN- CISCO.

[May 26, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$73,105 89	Capital paid in coin .....	\$80,000 00
Other real estate .....	9,552 81	Reserve fund .....	54,596 04
Invested in stocks, bonds, and warrants .....	125,657 76	Due depositors .....	1,913,209 57
Loans on real estate .....	1,799,481 16	Interest collected .....	18,619 61
Loans on other securities .....	18,300 00	Rents and exchange .....	2,771 10
Money on hand .....	16,976 36	Other liabilities .....	8,621 09
Due from banks and bankers .....	29,058 98		
Expenses and taxes .....	5,684 45		
Total resources .....	\$2,077,817 41	Total liabilities .....	\$2,077,817 41

Examined by Commissioners Farnum and White.

## LOS ANGELES SAVINGS BANK.

[November 22, 1884.]

Resources.		Liabilities.	
Invested in bonds .....	\$14,000 00	Capital paid in coin .....	\$25,000 00
Loans on real estate .....	46,300 00	Due depositors .....	63,655 48
Money on hand .....	5,034 93	Interest collected .....	247 09
Due from banks and bankers .....	16,709 53		
Furniture and fixtures .....	3,582 27		
Expenses and taxes .....	3,275 84		
Total resources .....	\$88,902 57	Total liabilities .....	\$88,902 57

Examined by Commissioners Litchfield and White.

## BANK OF MENDOCINO (MUTUAL).

[July 21, 1884.]

Resources.		Liabilities.	
Real estate .....	\$8,933 98	Reserve fund .....	\$10,547 50
Loans on real estate .....	311,287 83	Due depositors .....	320,075 72
Money on hand .....	8,673 76	Due banks and bankers .....	5,828 02
Due from banks and bankers .....	10,650 57	Profit and loss .....	4,097 58
Furniture and fixtures .....	1,000 00		
Other assets .....	2 68		
Total resources .....	\$340,548 82	Total liabilities .....	\$340,548 82

Examined by Commissioners Litchfield and White.



## MERCED SECURITY SAVINGS BANK.

[December 8, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$45,000 00
Other real estate .....	432 43	Reserve fund .....	20,477 21
Loans on real estate .....	306,126 43	Due depositors .....	325,358 52
Loans on other securities .....	33,963 87	Interest collected .....	4,998 71
Money on hand .....	9,890 44	Rents and exchange .....	638 64
Due from banks and bankers .....	32,832 48	Other liabilities .....	1,353 65
Furniture and fixtures .....	2,174 81		
Expenses and taxes .....	2,406 27		
Total resources .....	\$397,826 73	Total liabilities .....	\$397,826 73

Examined by Commissioners Farnum and White.

## OAKLAND BANK OF SAVINGS.

[August 21, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$105,000 00	Capital paid in coin .....	\$475,000 00
Other real estate .....	98,292 95	Reserve fund .....	25,000 00
Invested in stocks and bonds .....	763,300 00	Due depositors .....	1,962,700 76
Loans on real estate .....	877,834 13	Dividends unpaid .....	1,244 09
Loans on stocks and bonds .....	232,743 73	Interest collected .....	12,660 15
Loans on other securities .....	15,596 89	Rents and exchange .....	937 25
Loans on personal security .....	210,873 24	Other liabilities .....	8,896 95
Money on hand .....	83,103 89		
Due from banks and bankers .....	63,248 61		
Furniture and fixtures .....	1,500 00		
Expenses and taxes .....	2,672 99		
Other assets .....	32,272 77		
Total resources .....	\$2,486,439 20	Total liabilities .....	\$2,486,439 20

Examined by Commissioners Farnum, Litchfield, and White.

## PEOPLE'S SAVINGS BANK—SACRAMENTO.

[April 28, 1885.]

Resources.		Liabilities.	
Real estate .....	\$4,552 65	Capital paid in coin .....	\$225,237 10
Invested in stocks and bonds ..	11,220 00	Reserve fund .....	12,915 01
Loans on real estate .....	418,916 71	Due depositors .....	208,455 61
Money on hand .....	16,563 09	Dividends unpaid .....	3,267 48
Due from banks and bankers ..	7,218 98	Interest collected .....	11,080 93
Furniture and fixtures .....	2,479 00	Rents and exchange .....	509 04
Expenses and taxes .....	2,315 18	Profit and loss .....	1,800 44
Total resources .....	\$463,265 61	Total liabilities .....	\$463,265 61

Examined by Commissioners Farnum and White.

## SAN FRANCISCO SAVINGS UNION.

[April 4, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$100,000 00	Capital paid in coin .....	\$400,000 00
Other real estate .....	920,616 96	Reserve fund .....	81,026 41
Invested in stocks, bonds, and warrants .....	1,260,712 17	Due depositors .....	11,993,031 38
Loans on real estate .....	8,882,560 51	Dividends unpaid .....	450 00
Loans on stocks and bonds ..	1,095,920 50	Interest collected .....	179,915 38
Loans on other securities .....	4,700 00	Rents and exchange .....	7,883 50
Loans on personal security ..	145,000 00	Profit and loss .....	20,302 25
Money on hand .....	108,886 45	Other liabilities .....	39,032 28
Due from banks and bankers ..	31,548 91		
Furniture and fixtures .....	1,000 00		
Expenses and taxes .....	10,395 59		
Other assets .....	159,300 11		
Total resources .....	\$12,721,641 20	Total liabilities .....	\$12,721,641 20

Examined by Commissioners Farnum, Litchfield, and White.

## SANTA CRUZ BANK OF SAVINGS AND LOAN.

[August 6, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$20,000 00
Other real estate .....	24,000 00	Reserve fund .....	7,000 00
Invested in stocks, bonds, and warrants .....	10,960 00	Due depositors .....	162,703 20
Loans on real estate .....	137,620 00	Interest collected .....	849 75
Money on hand .....	10,448 70	Rents and exchange .....	198 00
Furniture and fixtures .....	1,000 00	Profit and loss .....	425 65
Expenses and taxes .....	248 90		
Other assets .....	900 00		
Total resources .....	\$191,177 60	Total liabilities .....	\$191,177 60

Examined by Commissioners Farnum and White.

## SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[February 24, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$45,500 00	Capital paid in coin .....	\$500,000 00
Other real estate .....	1,303,982 59	Reserve fund .....	204,000 00
Invested in stocks and bonds .....	513,414 94	Due depositors .....	2,698,765 05
Loans on real estate .....	760,892 46	Dividends unpaid .....	2,194 41
Loans on stocks and bonds .....	597,350 00	Interest collected .....	14,140 44
Loans on personal security .....	175,000 00	Profit and loss .....	26,317 09
Money on hand .....	60,947 86	Other liabilities .....	36,110 93
Due from banks and bankers .....	22,357 78		
Expenses and taxes .....	2,082 29		
Total resources .....	\$3,481,527 92	Total liabilities .....	\$3,481,527 92

Examined by Commissioners Farnum, Litchfield, and White.

## SECURITY SAVINGS BANK—SAN FRANCISCO.

[February 21, 1885.]

Resources.		Liabilities.	
Real estate .....	\$154,876 50	Capital paid in coin .....	\$150,000 00
Invested in stocks and bonds .....	76,779 17	Surplus stockholders divi- dend account .....	76,241 41
Loans on real estate .....	745,065 35	Due depositors .....	1,451,548 24
Loans on stocks, bonds, and warrants .....	627,950 00	Interest collected .....	3,881 97
Money on hand .....	20,592 16	Other liabilities .....	9,204 20
Due from banks and bankers .....	46,588 51		
Furniture and fixtures .....	150 00		
Expenses and taxes .....	1,150 29		
Other assets .....	17,723 84		
Total resources .....	\$1,690,875 82	Total liabilities .....	\$1,690,875 82

Examined by Commissioners Farnum and White.

## STOCKTON SAVINGS AND LOAN SOCIETY.

[December 15, 1884.]

Resources.		Liabilities.	
Real estate .....	\$4,845 80	Capital paid in coin .....	\$500,000 00
Loans on real estate .....	1,223,700 29	Reserve fund .....	58,365 00
Loans on other securities .....	59,097 70	Due depositors .....	1,285,858 48
Loans on personal security .....	513,643 13	Interest collected .....	100,835 63
Money on hand .....	119,420 45	Rents and exchange .....	932 36
Due from banks and bankers .....	56,172 91	Contingent fund .....	41,909 49
Expenses and taxes .....	11,464 01	Other liabilities .....	443 33
Total resources .....	\$1,988,344 29	Total liabilities .....	\$1,988,344 29

Examined by Commissioners Farnum and Litchfield.

## STOCKTON SAVINGS BANK.

[April 27, 1885.]

Resources.		Liabilities.	
Invested in stocks and bonds.....	\$3,258 70	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	237,906 46	Due depositors .....	292,055 19
Loans on personal security.....	280,502 41	Dividends unpaid .....	432 00
Money on hand .....	81,689 43	Interest collected .....	12,706 97
Due from banks and bankers.....	25,485 48	Rents and exchange.....	318 25
Furniture and fixtures .....	3,545 58	Profit and loss .....	30,724 01
Expenses and taxes .....	3,848 36		
Total resources.....	\$636,236 42	Total liabilities .....	\$636,236 42

Examined by Commissioners Farnum and White.

## UNION SAVINGS BANK—OAKLAND.

[November 8, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$60,000 00	Capital paid in coin .....	\$200,000 00
Other real estate .....	51,871 09	Reserve fund .....	100,000 00
Invested in stocks and bonds.....	113,973 75	Due depositors .....	1,662,084 49
Loans on real estate .....	1,606,837 14	Dividends unpaid .....	2,401 10
Loans on other securities.....	47,062 67	Interest collected .....	25,230 84
Money on hand .....	10,979 00	Rents and exchange.....	1,303 76
Due from banks and bankers.....	106,003 10	Other liabilities .....	12,435 83
Expenses and taxes .....	4,653 40		
Other assets .....	2,075 87		
Total resources.....	\$2,003,456 02	Total liabilities .....	2,003,456 02

Examined by Commissioners Farnum, Litchfield, and White.

## VALLEJO SAVINGS AND COMMERCIAL BANK.

[January 8, 1885.]

Resources.		Liabilities.	
Real estate .....	\$16,630 00	Capital paid in coin .....	\$67,238 63
Invested in stocks, bonds, and warrants .....	830 50	Due depositors .....	117,290 49
Loans on real estate .....	111,855 00	Interest collected .....	163 65
Loans on stocks, bonds, and warrants .....	4,500 00	Rents and exchange .....	9 63
Loans on other securities .....	8,643 90	Profit and loss .....	4,200 94
Money on hand .....	29,392 78	Other liabilities .....	299 52
Due from banks and bankers .....	14,235 68		
Furniture and fixtures .....	3,000 00		
Expenses and taxes .....	115 00		
Total resources .....	\$189,202 86	Total liabilities .....	\$189,202 86

Examined by Commissioner Farnum.



---

COMMISSIONERS' EXAMINATIONS  
OF  
COMMERCIAL BANKS,  
FOR THE  
YEAR ENDING JUNE 30, 1885.

SHOWING DATE OF EXAMINATION. ALPHABETICALLY ARRANGED.

---



# COMMERCIAL BANKS.

## BANK OF ANAHEIM.

[November 22, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$3,500 00	Capital paid in coin.....	\$20,000 00
Other real estate.....	9,086 04	Reserve fund.....	4,727 80
Stocks, bonds, and warrants..	1,000 00	Due depositors .....	58,173 69
Loans on real estate.....	10,846 50	Interest collected.....	1,544 13
Loans on stocks, bonds, and warrants .....	3,105 00	Rents, exchange, etc. ....	183 45
Loans on personal security...	25,649 75		
Money on hand .....	4,826 80		
Due from banks and bankers..	22,411 13		
Furniture and fixtures .....	2,069 03		
Expenses and taxes .....	1,370 50		
Other assets.....	764 32		
Total resources.....	\$84,629 07	Total liabilities .....	\$84,629 07

Examined by Commissioners Litchfield and White.

## BANK OF BENICIA.

[March 11, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$13,270 00	Capital paid in coin.....	\$46,000 00
Stocks, bonds, and warrants..	2,843 77	Reserve fund.....	2,000 00
Loans on real estate .....	26,000 83	Due depositors .....	51,504 92
Loans on personal security...	31,982 58	Interest collected.....	6,453 53
Money on hand .....	13,682 50	Profit and loss.....	1,720 86
Due from banks and bankers..	14,533 53		
Furniture and fixtures .....	1,524 52		
Expenses and taxes .....	3,841 58		
Total resources.....	\$107,679 31	Total liabilities .....	\$107,679 31

Examined by Commissioners Farnum and White.

## BANK OF BUTTE COUNTY—CHICO.

[October 10, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$30,000 00	Capital paid in coin .....	\$250,000 00
Stocks, bonds, and warrants ..	51,830 00	Reserve fund .....	25,000 00
Loans on real estate .....	168,810 80	Due depositors .....	212,142 50
Loans on other securities .....	140,424 29	Due banks and bankers .....	326,225 67
Loans on personal security .....	403,275 62	Interest collected .....	7,652 82
Money on hand .....	30,423 17	Rents and exchange .....	537 29
Due from banks and bankers ..	598 29	Profit and loss .....	16,377 11
Furniture and fixtures .....	1,500 00		
Expenses and taxes .....	2,718 07		
Other assets .....	8,355 15		
Total resources .....	\$837,935 39	Total liabilities .....	\$837,935 39

Examined by Commissioners Litchfield and White.

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—  
SAN FRANCISCO.

[February 18, 1885.]

Resources.		Liabilities.	
Bank premises, including vaults, etc. ....	\$800,000 00	Capital paid in coin .....	\$899,805 50
Loans on stocks and bonds .....	196,069 95	Due depositors .....	243,688 27
Loans on other securities .....	38,563 33	Dividends unpaid .....	725 42
Loans on personal security .....	61,713 37	Interest collected .....	1,898 05
Money on hand .....	62,394 82	Rents and exchange .....	8,825 59
Due from banks and bankers ..	8,366 81	Profit and loss .....	12,974 20
Expenses, taxes, etc. ....	1,153 75	Other liabilities .....	345 00
Total resources .....	\$1,168,262 03	Total liabilities .....	\$1,168,262 03

Examined by Commissioners Farnum, Litchfield, and White.

## BANK OF CALIFORNIA—SAN FRANCISCO.

[September 8, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$250,000 00	Capital paid in coin .....	\$3,000,000 00
Other real estate .....	405,345 47	Reserve fund .....	1,000,000 00
Stocks, bonds, and warrants ..	622,706 45	Due depositors .....	5,795,899 72
Loans on real estate .....	708,243 51	Due banks and bankers .....	157,446 01
Loans on stocks, bonds, and warrants .....	793,601 87	Dividends unpaid .....	612 50
Loans on other securities .....	548,270 00	Interest collected .....	1,893 11
Loans on personal security .....	4,181,142 17	Rents and exchange .....	21,013 47
Money on hand .....	1,312,409 25	Profit and loss .....	722,421 81
Due from banks and bankers ..	1,640,720 28		
Expenses and taxes .....	1,606 41		
Refined silver bars .....	100,540 84		
Other assets .....	134,700 37		
Total resources .....	\$10,699,286 62	Total liabilities .....	\$10,699,286 62

Examined by Commissioners Farnum, Litchfield, and White.

## CALIFORNIA STATE BANK—SACRAMENTO.

[January 6, 1885.]

Resources.		Liabilities.	
Invested in warrants .....	\$7,829 13	Capital paid in coin .....	\$150,000 00
Loans on real estate .....	209,784 40	Reserve fund .....	50,000 00
Loans on stocks, bonds, and warrants .....	32,043 60	Due depositors .....	519,740 36
Loans on other securities .....	77,381 16	Due banks and bankers .....	186,998 43
Loans on personal security .....	400,996 00	Interest collected .....	242 39
Money on hand .....	105,920 64		
Due from banks and bankers ..	68,461 87		
Furniture and fixtures .....	2,411 00		
Expenses and taxes .....	231 74		
Other assets .....	1,921 64		
Total resources .....	\$906,981 18	Total liabilities .....	\$906,981 18

Examined by Commissioners Farnum and Litchfield.

## BANK OF CHICO.

[October 9, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$100,000 00
Other real estate .....	2,058 82	Reserve fund .....	30,000 00
Stocks, bonds, and warrants .....	27,418 75	Due depositors .....	126,648 56
Loans on real estate .....	100,184 75	Due banks and bankers .....	43,215 24
Loans on stocks, bonds, and warrants .....	1,400 00	Dividends unpaid .....	4,345 50
Loans on other securities .....	19,664 75	Interest collected .....	5,423 21
Loans on personal security .....	126,258 39	Rents and exchange .....	312 49
Money on hand .....	35,220 13	Profit and loss .....	21,700 43
Furniture and fixtures .....	2,500 00		
Expenses and taxes .....	2,569 02		
Other assets .....	1,370 82		
Total resources .....	\$331,645 43	Total liabilities .....	\$331,645 43

Examined by Commissioners Litchfield and White.

## CITIZENS' BANK—NEVADA CITY.

[September 16, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$30,000 00
Other real estate .....	3,027 42	Due depositors .....	121,086 76
Bonds and warrants .....	26,242 72	Dividends unpaid .....	419 28
Loans on real estate .....	33,238 52	Interest collected .....	593 78
Loans on personal security .....	40,380 27	Rents and exchange .....	66 36
Money on hand .....	28,575 03	Profit and loss .....	13,337 88
Due from banks and bankers .....	22,323 66		
Furniture and fixtures .....	2,500 00		
Expenses and taxes .....	113 75		
Other assets (bullion on hand) .....	4,102 69		
Total resources .....	\$165,504 06	Total liabilities .....	\$165,504 06

Examined by Commissioner Farnum.



## CITIZENS' BANK—NEVADA CITY.

[June 26, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$30,000 00
Other real estate .....	3,950 00	Reserve fund .....	10,000 00
Invested in stocks, bonds, and warrants .....	27,023 31	Due depositors .....	136,344 19
Loans on real estate .....	33,324 15	Dividends unpaid .....	316 29
Loans on other securities .....	4,480 89	Interest collected .....	489 91
Loans on personal security .....	30,504 29	Rents and exchange .....	121 75
Money on hand .....	24,926 10	Profit and loss .....	7,072 30
Due from banks and bankers .....	47,392 66		
Furniture and fixtures .....	2,500 00		
Expenses and taxes .....	308 55		
Other assets .....	4,934 49		
Total resources .....	\$184,344 44	Total liabilities .....	\$184,344 44

Examined by Commissioner Farnum.

## CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[July 16, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$8,500 00	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	7,000 00	Due depositors .....	40,724 15
Loans on other securities .....	1,425 00	Rents and exchange .....	142 34
Loans on personal security .....	19,167 80	Profit and loss .....	124 81
Money on hand .....	21,044 20		
Due from banks and bankers .....	8,332 86		
Furniture and fixtures .....	1,309 35		
Expenses and taxes .....	875 38		
Other assets .....	23,336 71		
Total resources .....	\$90,991 30	Total liabilities .....	\$90,991 30

Examined by Commissioners Litchfield and White.

## COLUSA COUNTY BANK—COLUSA.

[October 6, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$21,000 00	Capital paid in coin .....	\$500,000 00
Other real estate .....	22,636 00	Due depositors .....	333,246 62
Stocks, bonds, and warrants ..	1,216 54	Due banks and bankers .....	103,479 88
Loans on real estate .....	510,581 29	Rents and exchange .....	190 42
Loans on stocks, bonds, and warrants ..	13,000 00	Profit and loss .....	102,199 16
Loans on other securities .....	186,978 40	Other liabilities .....	102,000 00
Loans on personal security (including overdrafts) .....	286,933 65		
Money on hand .....	47,418 11		
Furniture and fixtures .....	2,688 95		
Expenses and taxes .....	1,110 03		
Other assets .....	47,553 11		
Total resources .....	\$1,141,116 08	Total liabilities .....	\$1,141,116 08

Examined by Commissioners Litchfield and White.

## COMMERCIAL BANK OF SANTA ANA.

[November 21, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$15,024 59	Capital paid in coin .....	\$50,000 00
Invested in stocks, bonds, and warrants ..	12,236 15	Reserve fund .....	2,000 00
Loans on real estate .....	42,400 00	Due depositors .....	97,055 15
Loans on personal security .....	55,818 05	Interest collected .....	5,030 82
Money on hand .....	18,341 65	Rents and exchange .....	515 69
Due from banks and bankers ..	8,490 35	Profit and loss .....	2,148 42
Furniture and fixtures .....	2,280 92		
Expenses and taxes .....	2,088 37		
Other assets .....	100 00		
Total resources .....	\$156,780 08	Total liabilities .....	\$156,780 08

Examined by Commissioners Litchfield and White.

## COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[August 25, 1884.]

Resources.		Liabilities.	
Real estate .....	\$77,082 64	Capital paid in coin .....	\$300,000 00
Stocks, bonds, and warrants ..	92,252 46	Reserve fund .....	140,462 99
Loans on real estate .....	375,534 16	Due depositors .....	593,691 94
Loans on stocks, bonds, and warrants .....	26,209 91	Due banks and bankers .....	5,122 84
Loans on other securities .....	16,219 89	Dividends unpaid .....	172 50
Loans on personal security .....	250,332 97	Interest collected .....	4,551 13
Money on hand .....	79,431 42	Rents and exchange .....	623 05
Due from banks and bankers .....	125,233 13	Profit and loss .....	14,828 56
Furniture and fixtures .....	2,500 00		
Expenses and taxes .....	1,498 45		
Other assets .....	13,157 98		
Total resources .....	\$1,059,453 01	Total liabilities .....	\$1,059,453 01

Examined by Commissioners Litchfield and White.

## BANK OF DIXON.

[April 29, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$7,000 00	Capital paid in coin .....	\$223,100 00
Other real estate .....	21,418 03	Reserve fund .....	30,162 38
Loans on real estate .....	176,043 34	Due depositors .....	92,540 10
Loans on personal security .....	151,237 65	Due banks and bankers .....	18,163 40
Money on hand .....	6,634 95	Rents and exchange .....	328 52
Furniture and fixtures .....	1,000 00		
Expenses and taxes .....	970 43		
Total resources .....	\$364,294 40	Total liabilities .....	\$364,294 40

Examined by Commissioners Farnum and White.

## FARMERS' BANK OF WHEATLAND.

[December 19, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$6,463 30	Capital paid in coin .....	\$38,375 00
Loans on real estate .....	6,500 00	Reserve fund .....	2,154 73
Loans on other securities .....	6,300 00	Due depositors .....	56,681 22
Loans on personal security .....	115,245 47	Due banks and bankers .....	43,614 37
Money on hand .....	7,456 12	Interest collected .....	2,895 70
Furniture and fixtures .....	733 70	Rents and exchange .....	19 52
Expenses and taxes .....	1,041 95		
Total resources .....	\$143,740 54	Total liabilities .....	\$143,740 54

Examined by Commissioner Farnum.

## FARMERS' EXCHANGE BANK—SAN BERNARDINO.

[November 25, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$4,167 57	Capital paid in coin .....	50,000 00
Stocks, bonds, and warrants .....	2,882 39	Reserve fund .....	8,000 00
Loans on real estate .....	43,618 01	Due depositors .....	157,547 26
Loans on stocks, bonds, and warrants .....	2,992 27	Due banks and bankers .....	941 55
Loans on other securities .....	4,082 00	Interest collected .....	1,672 09
Loans on personal security .....	111,817 82	Rents and exchange .....	579 65
Money on hand .....	11,871 99	Profit and loss .....	6,543 81
Due from banks and bankers .....	40,162 03		
Furniture and fixtures .....	1,500 00		
Expenses and taxes .....	1,773 32		
Other assets .....	416 96		
Total resources .....	\$225,284 36	Total liabilities .....	\$225,284 36

Examined by Commissioners Litchfield and White.

## FARMERS' SAVINGS BANK—LAKEPORT.

[July 18, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$65,020 00
Loans on real estate .....	86,186 16	Due depositors .....	113,219 35
Loans on other securities .....	1,311 18	Interest collected .....	414 60
Loans on personal security .....	46,299 94	Rents and exchange .....	119 11
Money on hand .....	34,201 23	Profit and loss .....	9,924 86
Due from banks and bankers .....	3,757 56		
Furniture and fixtures .....	1,887 25		
Expenses and taxes .....	54 60		
Total resources .....	\$188,697 92	Total liabilities .....	\$188,697 92

Examined by Commissioners Litchfield and White.

## FARMERS' AND MECHANICS' BANK—HEALDSBURG.

[March 28, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$84,460 00
Other real estate .....	1,034 13	Due depositors .....	61,652 03
Loans on real estate .....	82,555 60	Due banks and bankers .....	43,514 63
Loans on other real estate .....	9,675 00	Interest collected .....	1,077 16
Loans on personal security .....	30,739 37	Rent and exchange .....	88 35
Money on hand .....	3,144 93	Profit and loss .....	12,963 30
Due from banks and bankers .....	933 77	Other liabilities .....	8 64
Expenses and taxes .....	768 82		
Total resources .....	\$203,764 11	Total liabilities .....	\$203,764 11

Examined by Commissioners Farnum and White.

## FARMERS' AND MERCHANTS' BANK—LOS ANGELES.

[November 19, 1884.]

Resources.		Liabilities.	
Real estate .....	\$38,532 26	Capital paid in coin .....	\$200,000 00
Bonds and warrants .....	390,819 26	Reserve fund .....	325,000 00
Loans on real estate .....	285,597 58	Due depositors .....	1,290,572 76
Loans on stocks, bonds, and warrants .....	91,550 00	Due banks and bankers .....	30,059 91
Loans on other securities .....	25,259 97	Dividends unpaid .....	2,145 00
Loans on personal security .....	659,442 97	Interest collected .....	38,949 65
Money on hand .....	402,212 36	Rents and exchange .....	3,165 19
Due from banks and bankers .....	14,555 00	Profit and loss .....	26,869 29
Furniture and fixtures .....	6,472 39	Other liabilities .....	7,935 53
Expenses and taxes .....	10,255 54		
Total resources .....	\$1,924,697 33	Total liabilities .....	\$1,924,697 33

Examined by Commissioners Litchfield and White.

## FARMERS' BANK OF FRESNO.

[December 3, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$7,850 00	Capital paid in coin .....	\$60,000 00
Invested in warrants .....	3,856 14	Reserve fund .....	3,468 04
Loans on real estate .....	44,663 54	Due depositors .....	118,644 71
Loans on other securities .....	2,921 39	Interest collected .....	12,198 74
Loans on personal security .....	101,296 34	Rents and exchange .....	2,052 07
Money on hand .....	23,211 04		
Due from banks and bankers .....	3,663 74		
Furniture and fixtures .....	1,853 45		
Expenses and taxes .....	4,047 92		
Total resources .....	\$196,363 56	Total liabilities .....	\$196,363 56

Examined by Commissioners Farnum and White.



## FRESNO COUNTY BANK—FRESNO.

[December 4, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$6,109 04	Capital paid in coin .....	\$72,900 00
Stocks, bonds, and warrants ..	5,326 88	Due depositors .....	110,976 72
Loans on real estate .....	66,015 00	Due banks and bankers .....	37,380 58
Loans on personal security .....	112,313 78	Interest collected .....	6,730 05
Money on hand .....	33,011 20	Rents and exchange .....	266 30
Due from banks and bankers ..	2,140 87	Profit and loss .....	1,099 02
Furniture and fixtures .....	1,250 00	Other liabilities .....	295 46
Expenses and taxes .....	2,609 86		
Other assets .....	871 50		
Total resources .....	\$229,648 13	Total liabilities .....	\$229,648 13

Examined by Commissioners Farnum and White.

## BANK OF GILROY.

[August 27, 1884.]

Resources.		Liabilities.	
Real estate .....	\$3,124 36	Capital paid in coin .....	\$68,000 00
Invested in warrants .....	539 30	Due depositors .....	113,045 56
Loans on real estate .....	73,179 29	Rents and exchange .....	94 69
Loans on other securities .....	4,594 24	Profit and loss .....	10,000 00
Loans on personal security .....	76,777 66		
Money on hand .....	16,093 03		
Due from banks and bankers ..	10,190 93		
Furniture and fixtures .....	1,265 56		
Expenses and taxes .....	571 33		
Other assets .....	4,804 55		
Total resources .....	\$191,140 25	Total liabilities .....	\$191,140 25

Examined by Commissioners Litchfield and White.

## BANK OF GILROY.

[April 20, 1885.]

Resources.		Liabilities.	
Real estate .....	\$3,124 36	Capital paid in coin .....	\$68,000 00
Loans on real estate .....	77,171 30	Due depositors .....	94,208 59
Loans on personal security .....	60,055 79	Rents and exchange .....	137 64
Money on hand .....	12,782 96	Profit and loss .....	11,504 27
Due from banks and bankers .....	15,411 65		
Furniture and fixtures .....	1,265 56		
Expenses and taxes .....	1,084 48		
Other assets .....	2,954 40		
Total resources .....	\$173,850 50	Total liabilities .....	\$173,850 50

Examined by Commissioners Litchfield and White.

## GRANGERS' BANK OF CALIFORNIA--SAN FRANCISCO.

[February 7, 1885.]

Resources.		Liabilities.	
Real estate .....	\$102,635 04	Capital paid in coin .....	\$647,400 00
Loans on real estate .....	74,844 79	Reserve fund .....	6,686 41
Loans on other securities .....	949,604 44	Due depositors .....	259,937 38
Loans on personal security .....	208,134 92	Due banks and bankers .....	821 75
Money on hand .....	131,278 82	Dividends unpaid .....	4,553 68
Due from banks and bankers .....	9,095 61	Interest collected .....	3,237 44
Furniture and fixtures .....	6,500 00	Rents and exchange .....	91 84
Expenses and taxes .....	3,163 28	Other liabilities, bills payable .....	599,510 30
Other assets .....	36,981 90		
Total resources .....	\$1,522,238 80	Total liabilities .....	\$1,522,238 80

Examined by Commissioners Farnum, Litchfield, and White.

## BANK OF HEALDSBURG.

[March 30, 1885.]

Resources.		Liabilities.	
Real estate .....	\$16,366 43	Capital paid in coin .....	\$85,000 00
Loans on real estate .....	130,319 37	Due depositors .....	76,625 07
Loans on other securities .....	2,865 95	Due banks and bankers .....	62,649 52
Loans on personal security .....	71,028 43	Dividends unpaid .....	376 50
Money on hand .....	9,276 88	Interest collected .....	4,013 61
Due from banks and bankers .....	4,065 39	Profit and loss .....	14,224 27
Furniture and fixtures .....	2,500 00	Other liabilities .....	10 71
Expenses and taxes .....	854 01		
Other assets .....	6,223 22		
Total resources .....	\$243,499 68	Total liabilities .....	\$243,499 68

Examined by Commissioners Farnum and White.

## BANK OF HOLLISTER.

[April 20, 1885.]

Resources.		Liabilities	
Bank premises .....	\$8,000 00	Capital paid in coin .....	\$250,000 00
Other real estate .....	4,000 00	Reserve fund .....	30,000 00
Loans on real estate .....	200,713 58	Due depositors .....	168,108 12
Loans on other securities .....	117,630 63	Due banks and bankers .....	53,553 76
Loans on personal security .....	159,371 06	Interest collected .....	6,282 35
Money on hand .....	23,351 23	Rents and exchange .....	279 85
Furniture and fixtures .....	2,000 00	Profit and loss .....	8,182 30
Expenses and taxes .....	1,339 85		
Total resources .....	\$516,406 38	Total liabilities .....	\$516,406 38

Examined by Commissioners Litchfield and White.

## HUMBOLDT COUNTY BANK—EUREKA.

[July 10, 1884.]

Resources.		Liabilities.	
Real estate .....	\$12,117 74	Capital paid in coin .....	\$60,000 00
Invested in stocks, bonds, and warrants .....	51,557 35	Due depositors .....	273,602 43
Loans on real estate .....	90,979 47	Profit and loss .....	9,310 65
Loans on stocks, bonds, and warrants .....	6,844 70	Other liabilities .....	826 00
Loans on personal security .....	72,973 55		
Money on hand .....	83,043 97		
Due from banks and bankers .....	20,885 08		
Furniture and fixtures .....	1,500 00		
Other assets .....	3,837 22		
Total resources .....	\$343,739 08	Total liabilities .....	\$343,739 08

Examined by Commissioner White.

## HUMBOLDT COUNTY BANK—EUREKA.

[June 4, 1885.]

Resources.		Liabilities.	
Real estate .....	\$11,297 99	Capital paid in coin .....	\$60,000 00
Loans on real estate .....	112,202 00	Due depositors .....	170,148 47
Loans on stocks, bonds, and warrants .....	5,244 70	Due banks and bankers .....	2,565 85
Loans on personal security .....	70,128 97	Rents and exchange .....	407 11
Money on hand .....	49,509 52	Profit and loss .....	22,494 12
Due from banks and bankers .....	4,365 40	Other liabilities .....	1,535 50
Furniture and fixtures .....	1,569 00		
Expenses and taxes .....	2,140 35		
Other assets .....	693 12		
Total resources .....	\$257,151 05	Total liabilities .....	\$257,151 05

Examined by Commissioner Litchfield.

## KERN VALLEY BANK—BAKERSFIELD.

[December 1, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$2,771 17	Capital paid in coin .....	\$53,000 00
Other real estate .....	17,898 86	Due depositors .....	68,563 55
Invested in stocks, bonds, and warrants .....	8,515 53	Due banks and bankers .....	40,199 84
Loans on real estate .....	40,512 50	Dividends unpaid .....	894 00
Loans on personal security .....	101,397 42	Interest collected .....	2,550 91
Money on hand .....	6,623 95	Rents and exchange .....	398 19
Furniture and fixtures .....	2,500 00	Profit and loss .....	19,139 94
Expenses and taxes .....	642 48		
Other assets .....	3,884 52		
Total resources .....	\$184,746 43	Total liabilities .....	\$184,746 43

Examined by Commissioners Farnum and White.

## BANK OF LAKE—LAKEPORT.

[July 17, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$43,740 00
Invested in stocks, bonds, and warrants .....	9 00	Reserve fund .....	1,597 17
Loans on real estate .....	22,431 62	Due depositors .....	543 87
Loans on personal security .....	7,052 29	Dividends unpaid .....	923 52
Money on hand .....	279 67	Interest collected .....	655 18
Furniture and fixtures .....	2,000 00	Rents and exchange .....	368 00
Expenses and taxes .....	488 08	Profit and loss .....	247 25
Other assets .....	6,814 33		
Total resources .....	\$48,074 99	Total liabilities .....	\$48,074 99

Examined by Commissioners Litchfield and White.

## BANK OF LA PORTE.

[June 29, 1885.]

Resources.		Liabilities.	
Bank premises and fixtures ..	\$2,000 00	Capital paid in coin .....	\$12,500 00
Other real estate .....	1,660 64	Reserve fund .....	12,500 00
Loans on other securities .....	11,871 84	Due depositors .....	22,495 78
Loans on personal security .....	31,545 29	Due banks and bankers .....	2,288 99
Money on hand .....	7,599 36	Interest, exchange, and com- mission .....	7,093 11
Expenses and taxes .....	182 58		
Other assets (bullion on hand) ..	2,018 17		
Total resources .....	\$56,877 88	Total liabilities .....	\$56,877 88

Examined by Commissioner Farnum.

## LOS ANGELES COUNTY BANK—LOS ANGELES.

[November 19, 1884.]

Resources.		Liabilities.	
Real estate .....	\$17,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	295,980 14	Reserve fund .....	100,000 00
Loans on other securities .....	20,126 00	Due depositors .....	321,210 31
Loans on personal security .....	128,940 18	Due banks and bankers .....	789 68
Money on hand .....	63,884 73	Dividends unpaid .....	502 05
Due from banks and bankers .....	16,979 40	Interest collected .....	9,588 30
Furniture and fixtures .....	1,900 00	Rents and exchange .....	408 93
Expenses and taxes .....	5,822 60	Profit and loss .....	17,000 00
		Other liabilities .....	983 18
Total resources .....	\$550,633 05	Total liabilities .....	\$550,633 05

Examined by Commissioners Litchfield and White.



## BANK OF LOS GATOS.

[August 5, 1884.]

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants .....	\$75 00	Capital paid in coin .....	\$12,750 00
Loans on real estate .....	10,321 00	Due depositors .....	29,194 62
Loans on personal security .....	23,030 31	Due banks and bankers .....	533 00
Money on hand .....	3,479 35	Interest collected, and rents and exchange .....	1,191 63
Due from banks and bankers .....	3,564 75	Other liabilities .....	75 70
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	1,274 54		
Total resources .....	\$43,744 95	Total liabilities .....	\$43,744 95

Examined by Commissioners Farnum and White.

## BANK OF MARTINEZ.

[March 12, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$100,000 00
Other real estate .....	1,582 92	Reserve fund .....	52,338 21
Invested in stocks, bonds, and warrants .....	624 00	Due depositors .....	163,667 12
Loans on real estate .....	105,391 94	Interest collected .....	25 60
Loans on other securities .....	11,990 02		
Loans on personal security .....	143,642 81		
Money on hand .....	27,817 21		
Due from banks and bankers .....	17,793 63		
Furniture and fixtures .....	1,500 00		
Expenses and taxes .....	688 40		
Total resources .....	\$316,030 93	Total liabilities .....	\$316,030 93

Examined by Commissioners Farnum and White.

## MENDOCINO DISCOUNT BANK.

[July 22, 1884.]

Resources.		Liabilities.	
Loans on real estate.....	\$10,529 73	Capital paid in coin.....	\$30,000 00
Loans on personal security.....	34,798 92	Reserve fund.....	1,344 18
Money on hand.....	6,459 94	Due depositors.....	37,268 63
Furniture and fixtures.....	700 00	Due banks and bankers.....	7,368 69
Expenses and taxes.....	240 81	Interest collected.....	374 97
Other assets.....	53,343 04	Rents and exchange.....	21 84
		Profit and loss.....	3,515 90
		Other liabilities.....	26,178 23
Total resources.....	\$106,072 44	Total liabilities.....	\$106,072 44

Examined by Commissioners Litchfield and White.

## MERCED BANK.

[December 6, 1884.]

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$43,275 00
Other real estate.....	26,648 90	Due depositors.....	73,157 27
Invested in warrants.....	491 90	Due banks and bankers.....	1,318 07
Loans on real estate.....	14,546 41	Interest collected.....	285 80
Loans on other securities.....	21,550 00	Rents and exchange.....	6 81
Loans on personal security.....	33,984 03	Profit and loss.....	4,572 16
Money on hand.....	13,146 02		
Due from banks and bankers.....	744 45		
Furniture and fixtures.....	1,500 00		
Expenses and taxes.....	3 40		
Total resources.....	\$122,615 11	Total liabilities.....	\$122,615 11

Examined by Commissioners Farnum and White.

## MODESTO BANK.

[December 9, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$2,000 00	Capital paid in coin .....	\$175,000 00
Other real estate .....	1,541 19	Reserve fund .....	75,000 00
Invested in stocks, bonds, and warrants .....	13,242 91	Due depositors .....	103,670 15
Loans on real estate .....	294,482 40	Due banks and bankers .....	111,961 44
Loans on other securities .....	26,186 35	Interest collected .....	2,488 74
Loans on personal security .....	127,481 22	Rents and exchange .....	444 62
Money on hand .....	16,882 11	Profit and loss .....	16,614 92
Due from banks and bankers .....	563 20		
Furniture and fixtures .....	1,000 00		
Expenses and taxes .....	1,800 49		
Total resources .....	\$485,179 87	Total liabilities .....	\$485,179 87

Examined by Commissioners Farnum and White.

## MONO COUNTY BANK—BODIE.

[June 25, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$2,000 00	Capital paid in coin .....	\$20,000 00
Loans on real estate .....	350 00	Reserve fund .....	5,516 25
Loans on stocks, bonds, and warrants .....	16,354 30	Due depositors .....	14,035 27
Loans on personal security .....	13,146 45	Due banks and bankers .....	3,310 28
Money on hand .....	7,680 06	Rents and exchange .....	116 05
Due from banks and bankers .....	3,669 56	Profit and loss .....	3,813 10
Furniture and fixtures .....	1,800 00		
Other assets .....	1,790 58		
Total resources .....	\$46,790 95	Total liabilities .....	\$46,790 95

Examined by Commissioner Farnum.

## BANK OF NAPA.

[May 19, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$17,000 00	Capital paid in coin .....	\$180,300 00
Other real estate .....	29,809 49	Reserve fund .....	72,005 83
Invested in stock and bonds .....	14,000 00	Due depositors .....	114,204 63
Loans on real estate .....	119,678 78	Dividends unpaid .....	619 32
Loans on stocks and bonds .....	67,911 88	Interest collected .....	1,572 51
Loans on personal security .....	103,518 69		
Money on hand .....	16,616 31		
Due from banks and bankers .....	7,603 95		
Expenses and taxes .....	63 16		
Total resources .....	\$375,302 29	Total liabilities .....	\$375,302 29

Examined by Commissioners Farnum and White.

## NEVADA BANK OF SAN FRANCISCO.

[August 18, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$400,000 00	Capital paid in coin .....	\$3,000,000 00
Other real estate .....	48,323 69	Reserve fund .....	5,000,000 00
Invested in stocks, bonds, and warrants .....	2,031,258 20	Due depositors .....	3,755,368 49
Loans on real estate .....	1,305,927 53	Due banks and bankers .....	4,213,319 13
Loans on stocks, bonds, and warrants .....	1,145,847 89	Interest collected .....	44,203 77
Loans on other securities .....	1,135,309 55	Rents and exchange .....	245,231 37
Loans on personal security .....	6,509,722 79	Profit and loss .....	579,396 61
Money on hand .....	1,710,306 65	Other liabilities .....	22,552 73
Due from banks and bankers .....	2,549,148 66		
Expenses and taxes .....	9,415 10		
Other assets .....	14,812 04		
Total resources .....	\$16,860,072 10	Total liabilities .....	\$16,860,072 10

Examined by Commissioners Farnum, Litchfield, and White.

## NEVADA BANK OF SAN FRANCISCO.

[June 8, 1885.]

Resources.		Liabilities.	
Loans on real estate.....	\$542,847 63	Capital paid in coin.....	\$3,000,000 00
Loans on stocks, bonds, and warrants.....	1,980,429 64	Reserve fund.....	1,000,000 00
Loans on other securities.....	1,505,489 24	Due depositors.....	4,125,082 15
Loans on personal security.....	2,976,352 57	Due banks and bankers.....	2,150,391 37
Money on hand.....	1,339,033 93	Interest collected.....	188,398 30
Due from banks and bankers.....	2,617,156 11	Rents and exchange.....	11,371 04
Expenses and taxes.....	15,493 20	Profit and loss.....	203,516 82
Other assets.....	14,282 72	Other liabilities.....	9,358 36
Total resources.....	\$10,991,118 04	Total liabilities.....	\$10,991,118 04

Examined by Commissioners Farnum, Litchfield, and White.

## PACIFIC BANK—SAN FRANCISCO.

[January 12, 1885.]

Resources.		Liabilities.	
Bank premises.....	\$150,000 00	Capital paid in coin.....	\$1,000,000 00
Other real estate.....	20,479 99	Reserve fund.....	450,000 00
Invested in stocks, bonds, and warrants.....	35,974 65	Due depositors.....	1,834,806 07
Loans on real estate.....	128,186 89	Due banks and bankers.....	90,045 41
Loans on stocks, bonds, and warrants.....	117,567 80	Dividends unpaid.....	11,471 00
Loans on other securities.....	163,363 47	Interest collected.....	1,002 46
Loans on personal security.....	1,688,679 21	Rents and exchange.....	283 38
Money on hand.....	661,138 85	Profit and loss.....	30,896 06
Due from banks and bankers.....	444,895 95		
Expenses and taxes.....	1,078 77		
Other assets.....	7,138 80		
Total resources.....	\$3,418,504 38	Total liabilities.....	\$3,418,504 38

Examined by Commissioners Litchfield and White.

## PETALUMA SAVINGS BANK.

[April 13, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$5,500 00	Capital paid in coin .....	\$100,000 00
Other real estate .....	2,850 00	Due depositors .....	208,429 02
Invested in stocks, bonds, and warrants .....	4,000 00	Dividends unpaid .....	455 00
Loans on real estate .....	132,562 00	Interest collected .....	591 69
Loans on personal security .....	195,119 48	Profit and loss .....	48,154 51
Money on hand .....	10,826 35		
Due from banks and bankers .....	5,186 28		
Furniture and fixtures .....	1,500 00		
Expenses and taxes .....	86 11		
Total resources .....	\$357,630 22	Total liabilities .....	\$357,630 22

Examined by Commissioners Farnum and White.

## POMONA BANK.

[November 24, 1884.]

Resources.		Liabilities.	
Loans on real estate .....	\$16,200 00	Capital paid in coin .....	\$16,080 00
Loans on other securities .....	1,100 00	Due depositors .....	20,943 40
Loans on personal security .....	14,793 55	Due banks and bankers .....	3,567 94
Money on hand .....	5,150 20	Interest collected .....	487 92
Due from banks and bankers .....	1,873 27	Rents and exchange .....	42 03
Furniture and fixtures .....	1,404 90		
Expenses and taxes .....	599 37		
Total resources .....	\$41,121 29	Total liabilities .....	\$41,121 29

Examined by Commissioners Litchfield and White.



## POMONA VALLEY BANK—POMONA.

[November 24, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$2,925 00	Capital paid in coin.....	\$12,500 00
Loans on real estate.....	10,402 13	Due depositors .....	40,794 73
Loans on other securities.....	4,265 65	Interest collected.....	469 10
Loans on personal security.....	15,963 40	Rents and exchange.....	37 36
Money on hand .....	11,920 79		
Due from banks and bankers.....	6,117 82		
Furniture and fixtures .....	1,997 35		
Expenses and taxes .....	209 05		
Total resources.....	\$53,801 19	Total liabilities .....	\$53,801 19

Examined by Commissioners Litchfield and White.

## SACRAMENTO BANK.

[December 17, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$20,000 00	Capital paid in coin.....	\$150,000 00
Other real estate.....	36,339 02	Reserve fund.....	15,000 00
Loans on real estate.....	2,132,354 21	Due depositors .....	2,025,350 12
Money on hand .....	118,038 54	Interest collected.....	142,594 17
Due from banks and bankers.....	24,649 84	Rents and exchange.....	1,108 40
Expenses and taxes .....	14,992 16	Profit and loss.....	8,819 47
		Other liabilities.....	3,501 61
Total resources.....	\$2,346,373 77	Total liabilities .....	\$2,346,373 77

Examined by Commissioners Farnum and Litchfield.

## SALINAS CITY BANK.

[November 13, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$300,000 00
Other real estate .....	16,030 23	Due depositors .....	296,061 43
Invested in stocks, bonds, and warrants .....	11,199 43	Interest collected .....	11,356 68
Loans on real estate .....	196,560 36	Rents and exchange .....	2,207 97
Loans on other securities .....	122,224 82	Profit and loss .....	31,164 63
Loans on personal security .....	159,028 42		
Money on hand .....	30,803 95		
Due from banks and bankers .....	85,896 45		
Furniture and fixtures .....	2,300 00		
Expenses and taxes .....	3,747 05		
Total resources .....	\$640,790 71	Total liabilities .....	\$640,790 71

Examined by Commissioners Farnum and White.

## BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[August 23, 1884.]

Resources.		Liabilities.	
Real estate .....	\$1,000 00	Capital paid in coin .....	\$135,000 00
Loans on real estate .....	148,285 73	Reserve fund .....	45,096 29
Loans on stocks, bonds, and warrants .....	15,140 55	Due depositors .....	175,540 87
Loans on other securities .....	7,412 78	Due banks and bankers .....	5,104 62
Loans on personal security .....	193,079 47	Dividends unpaid .....	1,867 25
Money on hand .....	11,724 93	Interest collected .....	2,394 83
Due from banks and bankers .....	1,278 69	Profit and loss .....	13,470 29
Furniture and fixtures .....	175 00	Other liabilities .....	7 00
Expenses and taxes .....	384 00		
Total resources .....	\$378,481 15	Total liabilities .....	\$378,481 15

Examined by Commissioners Litchfield and White.

## BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[August 6, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$80,000 00
Other real estate .....	35,351 37	Reserve fund .....	9,340 00
Invested in stocks, bonds, and warrants .....	1,316 10	Due depositors .....	137,237 77
Loans on real estate .....	83,729 17	Dividends unpaid .....	615 00
Loans on other securities .....	1,230 00	Interest collected .....	407 80
Loans on personal security .....	44,896 98	Rents and exchange .....	162 60
Money on hand .....	34,251 86	Profit and loss .....	40 56
Due from banks and bankers .....	8,156 69		
Furniture and fixtures .....	1,000 00		
Expenses and taxes .....	167 00		
Other assets .....	10,704 56		
Total resources .....	\$227,803 73	Total liabilities .....	\$227,803 73

Examined by Commissioners Farnum and White.

## SAN JOAQUIN VALLEY BANK—STOCKTON.

[December 13, 1884.]

Resources.		Liabilities.	
Real estate .....	\$190 05	Capital paid in coin .....	\$158,580 00
Loans on real estate .....	179,683 38	Reserve fund .....	25,000 00
Loans on personal security .....	91,810 08	Due depositors .....	183,223 48
Money on hand .....	87,037 53	Dividends unpaid .....	763 00
Due from banks and bankers .....	21,094 81	Interest collected .....	1,587 67
Furniture and fixtures .....	1,500 00	Rents and exchange .....	4 08
Other assets .....	558 95	Profit and loss .....	12,716 57
Total resources .....	\$381,874 80	Total liabilities .....	\$381,874 80

Examined by Commissioner Farnum.

## BANK OF SAN JOSÉ.

[August 26, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$120,000 00	Capital paid in coin .....	\$205,625 00
Other real estate .....	11,635 30	Reserve fund .....	100,000 00
Invested in stocks, bonds, and warrants .....	99,227 73	Due depositors .....	468,454 29
Loans on real estate .....	253,410 02	Due banks and bankers .....	2,603 38
Loans on stocks, bonds, and warrants .....	55,931 18	Interest collected .....	4,102 92
Loans on other securities .....	750 00	Rents and exchange .....	1,839 63
Loans on personal security .....	117,367 01	Profit and loss .....	9,934 60
Money on hand .....	89,093 67	Other liabilities .....	549 25
Due from banks and bankers .....	41,198 91		
Furniture and fixtures .....	3,000 00		
Expenses and taxes .....	1,495 25		
Total resources .....	\$793,109 07	Total liabilities .....	\$793,109 07

Examined by Commissioners Litchfield and White.

## BANK OF SAN LUIS OBISPO.

[May 9, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$16,000 00	Capital paid in coin .....	\$100,000 00
Other real estate .....	48,408 93	Reserve fund .....	100,000 00
Invested in stocks, bonds, and warrants .....	2,664 77	Due depositors .....	209,607 02
Loans on real estate .....	146,197 85	Due banks and bankers .....	47,203 54
Loans on personal security .....	222,754 29	Rents and exchange .....	98 35
Money on hand .....	18,370 58	Profit and loss .....	1,038 46
Due from banks and bankers .....	1,093 41		
Furniture and fixtures .....	1,500 00		
Expenses and taxes .....	57 54		
Other assets .....	900 00		
Total resources .....	\$457,947 37	Total liabilities .....	\$457,947 37

Examined by Commissioners Litchfield and White.

## SANTA ROSA BANK.

[April 1, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$10,609 15	Capital paid in coin .....	\$300,000 00
Other real estate .....	37,267 40	Reserve fund .....	50,000 00
Loans on real estate .....	281,022 67	Due depositors .....	321,772 98
Loans on personal security .....	356,186 76	Due banks and bankers .....	52,026 11
Money on hand .....	32,374 99	Dividends unpaid .....	124 00
Due from banks and bankers .....	3,039 40	Interest collected .....	6,342 72
Expenses and taxes .....	6,269 67	Rents and exchange .....	425 65
Other assets .....	6,000 00	Profit and loss .....	2,078 58
Total resources .....	\$732,770 04	Total liabilities .....	\$732,770 04

Examined by Commissioners Farnum and White.

## SAVINGS BANK OF SANTA ROSA.

[March 31, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$10,629 25	Capital paid in coin .....	\$150,000 00
Other real estate .....	6,711 48	Due depositors .....	217,260 74
Loans on real estate .....	185,838 66	Due banks and bankers .....	91,469 02
Loans on personal security .....	236,212 06	Dividends unpaid .....	345 00
Money on hand .....	50,012 43	Rents and exchange .....	584 45
Furniture and fixtures .....	2,500 00	Profit and loss .....	32,271 07
Other assets .....	26 40		
Total resources .....	\$491,930 28	Total liabilities .....	\$491,930 28

Examined by Commissioners Farnum and White.

## BANK OF SHASTA COUNTY—REDDING.

[June 25, 1884.]

Resources.		Liabilities.	
Invested in warrants.....	\$919 35	Capital paid in coin.....	\$12,600 00
Loans on real estate.....	6,688 28	Due depositors.....	46,109 82
Loans on other securities.....	436 00	Interest collected.....	24 08
Loans on personal security.....	3,652 66	Rents and exchange.....	74 40
Money on hand.....	37,783 72	Other liabilities.....	37 12
Due from banks and bankers.....	6,164 79		
Furniture and fixtures.....	2,434 62		
Expenses and taxes.....	766 00		
Total resources.....	\$58,845 42	Total liabilities.....	\$58,845 42

Examined by Commissioner Litchfield.

## SISKIYOU COUNTY BANK—YREKA.

[June 23, 1884.]

Resources.		Liabilities.	
Invested in warrants.....	\$408 07	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	119,499 98	Due depositors.....	154,346 10
Loans on other securities.....	2,297 00	Due banks and bankers.....	24,810 13
Loans on personal security.....	98,823 22	Interest collected.....	1,985 29
Money on hand.....	17,198 52	Profit and loss.....	4,862 41
Due from banks and bankers.....	123 53	Other liabilities.....	170 00
Furniture and fixtures.....	4,000 00		
Expenses and taxes.....	142 40		
Other assets.....	3,681 21		
Total resources.....	\$246,173 93	Total liabilities.....	\$246,173 93

Examined by Commissioner Litchfield.



## BANK OF SONOMA COUNTY—PETALUMA.

[April 11, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$18,000 00	Capital paid in coin .....	\$300,000 00
Invested in stocks and bonds .....	12,000 00	Due depositors .....	165,209 20
Loans on real estate .....	294,043 30	Due banks and bankers .....	47,375 49
Loans on personal security .....	187,173 32	Interest collected .....	148 55
Money on hand .....	27,697 60	Profit and loss .....	30,300 30
Due from banks and bankers .....	2,101 92	Other liabilities .....	2,150 00
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	17 40		
Other assets .....	2,150 00		
Total resources .....	\$545,183 54	Total liabilities .....	\$545,183 54

Examined by Commissioners Farnum and White.

## SONOMA VALLEY BANK—SONOMA.

[May 20, 1885.]

Resources.		Liabilities.	
Real estate .....	\$1,478 59	Capital paid in coin .....	\$51,100 00
Loans on real estate .....	67,322 26	Due depositors .....	31,053 86
Loans on personal security .....	28,618 15	Interest collected .....	3,451 90
Money on hand .....	3,510 25	Rents and exchange .....	62 45
Due from banks and bankers .....	852 82	Profit and loss .....	17,542 86
Furniture and fixtures .....	700 00		
Expenses and taxes .....	729 00		
Total resources .....	\$103,211 07	Total liabilities .....	\$103,211 07

Examined by Commissioners Farnum and White.

## BANK OF ST. HELENA.

[May 18, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$10,600 00	Capital paid in coin .....	\$89,300 00
Loans on real estate .....	40,500 00	Due depositors .....	26,802 34
Loans on personal security .....	71,520 06	Due banks and bankers .....	11,781 56
Money on hand .....	6,455 86	Dividends unpaid .....	25 20
Due from banks and bankers .....	342 81	Interest collected .....	470 42
Furniture and fixtures .....	3,000 00	Rents and exchange .....	25 65
Expenses and taxes .....	52 60	Profit and loss .....	4,066 16
Total resources .....	\$132,471 33	Total liabilities .....	\$132,471 33

Examined by Commissioners Farnum and White.

## BANK OF SUISUN.

[April 30, 1885.]

Resources.		Liabilities.	
Invested in stocks and bonds .....	\$6,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	272,555 77	Reserve fund .....	87,634 14
Loans on personal security .....	109,094 05	Due depositors .....	241,890 78
Money on hand .....	14,616 83	Due banks and bankers .....	258 64
Due from banks and bankers .....	15,066 54	Dividends unpaid .....	132 00
Furniture and fixtures .....	2,500 00	Interest collected .....	7,743 57
Expenses and taxes .....	1,587 59	Rents and exchange .....	124 95
Other assets .....	16,362 40		
Total resources .....	\$437,783 18	Total liabilities .....	\$437,783 18

Examined by Commissioners Farnum and White.

## BANK OF TEHAMA COUNTY—RED BLUFF.

[October 8, 1884.]

Resources.		Liabilities.	
Real estate .....	\$200 00	Capital paid in coin .....	\$300,000 00
Invested in warrants .....	5,480 88	Reserve fund .....	40,000 00
Loans on real estate .....	188,247 35	Due depositors .....	326,120 57
Loans on other securities .....	32,115 00	Due banks and bankers .....	21,063 81
Loans on personal security .....	459,998 88	Interest collected .....	13,821 55
Money on hand .....	30,344 48	Profit and loss .....	9,579 49
Furniture and fixtures .....	2,290 00		
Expenses and taxes .....	2,238 83		
Total resources .....	\$730,585 42	Total liabilities .....	\$730,585 42

Examined by Commissioners Litchfield and White.

## BANK OF TOMALES.

[April 1, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$100,000 00
Other real estate .....	3,000 00	Reserve fund .....	40,000 00
Loans on real estate .....	96,796 80	Due depositors .....	43,810 61
Loans on personal security .....	78,242 17	Due banks and bankers .....	8,840 74
Money on hand .....	9,996 02	Interest collected .....	593 65
Furniture and fixtures .....	1,000 00		
Expenses and taxes .....	1,213 01		
Total resources .....	\$193,218 00	Total liabilities .....	\$193,218 00

Examined by Commissioner Litchfield.

## BANK OF UKIAH.

[July 19, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$249,200 00
Invested in stocks .....	1,104 05	Due depositors .....	100,176 77
Loans on real estate .....	266,231 96	Due banks and bankers .....	23,232 31
Loans on personal security .....	99,107 45	Dividends unpaid .....	3,745 00
Money on hand .....	16,320 86	Profit and loss .....	16,582 62
Expenses and taxes .....	172 38		
Total resources .....	\$392,936 70	Total liabilities .....	\$392,936 70

Examined by Commissioners Litchfield and White.

## BANK OF VACAVILLE.

[April 30, 1885.]

Resources.		Liabilities.	
Loans on real estate .....	\$34,511 66	Capital paid in coin .....	\$30,000 00
Loans on personal security .....	55,177 36	Reserve fund .....	3,426 33
Money on hand .....	7,025 20	Due depositors .....	26,148 95
Due from banks and bankers .....	228 84	Due banks and bankers .....	38,302 79
Furniture and fixtures .....	1,000 00	Interest collected .....	879 73
Expenses and taxes .....	863 00	Rents and exchange .....	48 26
Total resources .....	\$98,806 06	Total liabilities .....	\$98,806 06

Examined by Commissioners Farnum and White.

## BANK OF VENTURA—SAN BUENAVENTURA.

[November 17, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$90,000 00
Other real estate .....	1,229 97	Due depositors .....	100,803 72
Invested in stocks, bonds, and warrants .....	499 49	Interest collected .....	490 04
Loans on real estate .....	32,181 52	Rents and exchange .....	60 04
Loans on stocks, bonds, and warrants .....	13,654 56	Profit and loss .....	12,514 08
Loans on other securities .....	27,780 67		
Loans on personal security .....	100,375 94		
Money on hand .....	17,584 80		
Due from banks and bankers .....	5,446 88		
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	114 05		
Total resources .....	\$203,867 88	Total liabilities .....	\$203,867 88

Examined by Commissioners Litchfield and White.

## BANK OF VISALIA.

[December 2, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$7,600 00	Capital paid in coin .....	\$200,000 00
Other real estate .....	10,853 57	Due depositors .....	153,985 17
Invested in bonds and warrants .....	5,716 62	Interest collected .....	9,259 28
Loans on real estate .....	187,334 37	Rents and exchange .....	81 23
Loans on personal security .....	113,634 08	Profit and loss .....	25,244 54
Money on hand .....	51,046 61		
Due from banks and bankers .....	7,292 98		
Furniture and fixtures .....	1,400 00		
Expenses and taxes .....	1,951 49		
Other assets .....	1,740 50		
Total resources .....	\$388,570 22	Total liabilities .....	\$388,570 22

Examined by Commissioners Farnum and White.

## BANK OF WATSONVILLE.

[August 8, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$12,954 05	Capital paid in coin .....	\$140,000 00
Other real estate .....	27,100 75	Due depositors .....	218,478 79
Invested in stocks, bonds, and warrants .....	736 03	Due banks and bankers .....	47,918 63
Loans on real estate .....	275,602 00	Dividends unpaid .....	300 00
Loans on other securities .....	800 00	Interest collected .....	901 58
Loans on personal security .....	72,904 57	Rents and exchange .....	133 60
Money on hand .....	10,236 62	Profit and loss .....	191 70
Due from banks and bankers .....	2,929 02		
Furniture and fixtures .....	2,129 90		
Expenses and taxes .....	2,531 36		
Total resources .....	\$407,924 30	Total liabilities .....	\$407,924 30

Examined by Commissioners Farnum and White.

## WELLS, FARGO &amp; CO.'S BANK—SAN FRANCISCO.

[February 11, 1885.]

Resources.		Liabilities.	
Real estate .....	\$132,489 94	Capital paid in coin .....	\$500,000 00
Invested in stocks and bonds .....	42,072 18	Reserve fund .....	2,711,218 11
Loans on real estate .....	81,499 95	Due depositors .....	1,719,294 97
Loans on stocks, bonds, and warrants .....	28,409 80	Due banks and bankers .....	36,674 92
Loans on other securities .....	97,614 64	Rents and exchange .....	1,638 89
Loans on personal security .....	2,123,238 96	Other liabilities .....	1,345 06
Money on hand .....	906,947 87		
Due from banks and bankers .....	1,549,268 44		
Furniture and fixtures .....	4,000 00		
Other assets .....	4,630 17		
Total resources .....	\$4,970,171 95	Total liabilities .....	\$4,970,171 95

Examined by Commissioners Farnum, Litchfield, and White.



## BANK OF WILLOWS.

[October 7, 1884.]

Resources.		Liabilities.	
Bank premises .....	\$6,650 00	Capital paid in coin.....	\$100,000 00
Other real estate.....	10,524 99	Reserve fund.....	37,296 43
Invested in stocks, bonds, and warrants .....	20,800 00	Due depositors .....	149,376 30
Loans on real estate.....	75,053 05	Due banks and bankers.....	196,720 92
Loans on stocks, bonds, and warrants .....	13,760 00	Interest collected.....	9,213 74
Loans on other securities.....	176,221 98	Profit and loss.....	6,105 75
Loans on personal security....	179,907 21		
Money on hand .....	12,321 42		
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	1,474 49		
Total resources.....	\$498,713 14	Total liabilities.....	\$498,713 14

Examined by Commissioners Litchfield and White.

## BANK OF WOODLAND.

[April 22, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin.....	\$650,000 00
Other real estate.....	5,000 00	Reserve fund.....	50,000 00
Invested in stocks and bonds.....	174,437 50	Due depositors .....	270,289 07
Loans on real estate.....	518,772 68	Due banks and bankers.....	216,410 42
Loans on other securities.....	54,890 34	Rents and exchange.....	1,117 35
Loans on personal security....	365,424 96	Profit and loss.....	41,178 66
Money on hand .....	57,599 77		
Due from banks and bankers.....	29,066 75		
Expenses and taxes .....	6,829 38		
Other assets.....	1,974 12		
Total resources.....	\$1,228,995 50	Total liabilities .....	\$1,228,995 50

Examined by Commissioners Litchfield and White.

## BANK OF YOLO—WOODLAND.

[April 23, 1885.]

Resources.		Liabilities.	
Bank premises .....	\$6,665 60	Capital paid in coin .....	\$300,000 00
Loans on real estate.....	263,911 50	Due depositors .....	193,311 35
Loans on personal security...	248,041 86	Due banks and bankers.....	64,578 51
Money on hand .....	35,406 10	Dividends unpaid .....	474 00
Due from banks and bankers.	2,552 48	Interest collected.....	4,426 26
Furniture and fixtures .....	2,997 14	Rents and exchange.....	56 44
Expenses and taxes .....	1,371 88		
Other assets .....	1,900 00		
Total resources.....	\$562,846 56	Total liabilities .....	\$562,846 56

Examined by Commissioners Litchfield and White.

---

COMMISSIONERS' EXAMINATIONS

OF

SAN FRANCISCO BRANCHES OF FOREIGN BANKS,

FOR THE

YEAR ENDING JUNE 30, 1885.

SHOWING DATE OF EXAMINATION.

---



## BRANCHES OF FOREIGN BANKS.

### ANGLO-CALIFORNIAN BANK (LIMITED)—SAN FRANCISCO.

[February 14, 1885.]

Resources.		Liabilities.	
Bank building.....	\$95,852 56	Due London office.....	\$4,038,679 50
Other real estate.....	10,900 00	Due depositors.....	1,921,363 46
Stocks, bonds, and warrants.....	6,622 75	Due banks and bankers.....	857,902 44
Loans on real estate.....	285,742 30	Interest collected.....	19,679 29
Loans on stocks, bonds, and warrants.....	179,667 05	Rents and exchange, etc.....	7,448 70
Loans on other securities.....	135,452 23	Profit and loss.....	51,998 94
Loans on personal security.....	2,480,114 00	Other liabilities, suspense account.....	10,000 00
Money on hand.....	1,035,219 88		
Due from banks and bankers.....	841,606 81		
Furniture and fixtures.....	10,844 26		
Expenses and taxes.....	11,395 07		
Bullion on hand and in transitu.....	1,198,763 90		
Other assets, letters of credit, etc.....	614,891 52		
<b>Total resources.....</b>	<b>\$6,907,072 33</b>	<b>Total liabilities.....</b>	<b>\$6,907,072 33</b>

Examined by Commissioners Farnum, Litchfield, and White.

### BANK OF BRITISH COLUMBIA—SAN FRANCISCO.

[July 9, 1884.]

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants.....	\$132,078 78	Due head office.....	\$935,032 36
Loans on other securities.....	268,389 39	Due depositors.....	446,844 83
Loans on personal security (including overdrafts).....	661,874 47	Due banks and bankers.....	8,730 96
Money on hand.....	312,640 92	Interest collected.....	1,009 52
Due from banks and bankers.....	16,296 77	Rents and exchange.....	128 43
Expenses and taxes.....	828 99	Other liabilities.....	363 22
<b>Total resources.....</b>	<b>\$1,392,109 32</b>	<b>Total liabilities.....</b>	<b>\$1,392,109 32</b>

Examined by Commissioners Farnum and Litchfield.

## BANK OF BRITISH COLUMBIA—SAN FRANCISCO.

[June 20, 1885.]

Resources.		Liabilities.	
Loans on stocks and bonds.....	\$452,345 70	Due head office.....	\$1,202,930 44
Loans on other securities.....	261,215 78	Due depositors.....	465,703 76
Loans on personal security.....	483,729 88	Due banks and bankers.....	494 70
Money on hand.....	466,290 38	Interest collected.....	13,845 92
Due from banks and bankers.....	20,764 12	Rents and exchange.....	5,542 82
Expenses and taxes.....	5,330 92	Profit and loss.....	1,159 14
Total resources.....	\$1,689,676 78	Total liabilities.....	\$1,689,676 78

Examined by Commissioners Litchfield and White.

## BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[August 30, 1884.]

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants.....	\$571,481 49	Capital paid in coin.....	\$934,738 11
Loans on other securities.....	140,774 26	Due depositors.....	328,868 62
Loans on personal security.....	220,794 55	Due banks and bankers.....	49,453 10
Money on hand.....	254,536 03	Interest collected.....	19,145 16
Due from banks and bankers.....	144,076 01	Rents and exchange.....	24,935 44
Furniture and fixtures.....	466 36		
Expenses and taxes.....	21,706 56		
Other assets.....	3,305 17		
Total resources.....	\$1,357,140 43	Total liabilities.....	\$1,357,140 43

Examined by Commissioners Farnum and Litchfield.



# LONDON AND SAN FRANCISCO BANK (LIMITED)—SAN FRANCISCO.

[February 2, 1885.]

Resources.		Liabilities.	
Real estate .....	\$32,702 88	Due head office .....	\$2,655,781 72
Loans on real estate .....	62,940 30	Reserve fund .....	50,000 00
Loans on stocks, bonds, and warrants .....	254,831 36	Due depositors .....	1,449,641 69
Loans on other securities .....	420,808 71	Due banks and bankers .....	2,057 90
Loans on personal security .....	1,334,545 14	Interest collected .....	28,707 29
Money on hand .....	921,608 83	Other liabilities .....	4,788 42
Due from banks and bankers .....	727,908 22		
Expenses and taxes .....	33,577 10		
Other assets .....	402,054 48		
Total resources .....	\$4,190,977 02	Total liabilities .....	\$4,190,977 02

Examined by Commissioners Farnum, Litchfield, and White.

# LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[August 11, 1884.]

Resources.		Liabilities.	
Loans on real estate .....	\$170,721 82	Due head office .....	\$2,544,119 80
Loans on stocks, bonds, and warrants .....	119,026 24	Due depositors .....	1,230,057 81
Loans on other securities .....	527,707 90	Due banks and bankers .....	16,314 48
Loans on personal security .....	2,361,313 43	Interest collected .....	18,270 60
Money on hand .....	521,313 11	Rents and exchange .....	2,560 97
Due from banks and bankers .....	90,451 19		
Furniture and fixtures .....	3,500 00		
Expenses and taxes .....	9,857 03		
Other assets .....	7,432 94		
Total resources .....	\$3,811,323 66	Total liabilities .....	\$3,811,323 66

Examined by Commissioners Farnum and Litchfield.



---

---

STATISTICAL INFORMATION

FROM

NINETEEN SAVINGS BANKS.

FILED JANUARY 1. 1885.

---

---



# STATISTICS.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "California Savings and Loan Society, San Francisco," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885 .....	644
2. Number of deposit accounts opened during past year .....	264
3. Number of deposit accounts closed during past year .....	203
4. Amount deposited during the past year .....	\$743,480 04
5. Amount withdrawn during the past year .....	\$746,459 99
6. Amount of dividends or interest to depositors for past year .....	\$14,810 75
7. Rate per cent per annum of such dividends or interest .....	(Term ..... $4\frac{41}{100}$ per cent. (Ordinary ..... $3\frac{67\frac{1}{2}}{100}$ per cent.
8. Amount of dividends to stockholders for past year .....	.....
9. Rate per cent per annum of same on paid up capital .....	.....
10. Amount added to reserve fund during past year .....	.....
11. Amount of gross earnings during past year .....	\$36,821 45
12. Amount of net earnings during past year .....	\$23,315 21
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger .....	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "French Savings and Loan Society, San Francisco," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885 .....	4,605
2. Number of deposit accounts opened during past year .....	441
3. Number of deposit accounts closed during past year .....	484
4. Amount deposited during the past year .....	\$1,008,830 21
5. Amount withdrawn during the past year .....	\$1,292,931 22
6. Amount of dividends or interest to depositors for past year .....	\$64,578 51
7. Rate per cent per annum of such dividends or interest—Ordinary .....	$3\frac{4\frac{1}{2}}{100}$ per cent.
8. Amount of dividends to stockholders for past year .....	\$6,372 95
9. Rate per cent per annum of same on paid up capital .....	$4\frac{31}{100}$ per cent.
10. Amount added to reserve fund during past year .....	\$3,403 19
11. Amount of gross earnings during past year .....	\$102,585 87
12. Amount of net earnings during past year .....	\$71,538 08
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger .....	Nov. 30, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "Fresno Loan and Savings Bank," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885.....	92
2. Number of deposit accounts opened during past year.....	151
3. Number of deposit accounts closed during past year.....	59
4. Amount deposited during the past year.....	\$80,434 15
5. Amount withdrawn during the past year.....	\$72,428 34
6. Amount of dividends or interest to depositors for past year.....	\$23 79
7. Rate per cent per annum of such dividends or interest—Term.....	6 per cent.
8. Amount of dividends to stockholders for past year.....	
9. Rate per cent per annum of same on paid up capital.....	
10. Amount added to reserve fund during past year.....	
11. Amount of gross earnings during past year.....	\$817 46
12. Amount of net earnings during past year.....	\$514 24
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	

## STATISTICAL INFORMATION

*Supplementary to the Report of the "German Savings and Loan Society, San Francisco," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885.....	14,160
2. Number of deposit accounts opened during past year.....	3,132
3. Number of deposit accounts closed during past year.....	2,231
4. Amount deposited during the past year.....	\$6,328,688 94
5. Amount withdrawn during the past year.....	\$5,720,058 11
6. Amount of dividends or interest to depositors for past year.....	\$418,502 51
7. Rate per cent per annum of such dividends or interest (Term.....)	4 $\frac{33}{100}$ per cent.
(Ordinary.....)	3 $\frac{10}{100}$ per cent.
8. Amount of dividends to stockholders for past year.....	\$40,000 00
9. Rate per cent per annum of same on paid up capital.....	13 $\frac{1}{2}$ per cent.
10. Amount added to reserve fund during past year.....	\$20,000 00
11. Amount of gross earnings during past year.....	\$613,943 28
12. Amount of net earnings during past year.....	\$489,041 18
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	July 1, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.



## STATISTICAL INFORMATION

*Supplementary to the Report of the "Hibernia Savings and Loan Society, San Francisco," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885.....	29,632
2. Number of deposit accounts opened during past year.....	8,809
3. Number of deposit accounts closed during past year.....	8,014
4. Amount deposited during the past year.....	\$6,876,564 41
5. Amount withdrawn during the past year.....	\$7,698,092 14
6. Amount of dividends or interest to depositors for past year.....	702,828 18
7. Rate per cent per annum of such dividends or interest—Ordinary.....	3½ per cent.
8. Amount of dividends to stockholders for past year.....	No stockholders.
9. Rate per cent per annum of same on paid up capital.....	No capital.
10. Amount added to reserve fund during past year.....	\$45,219 57
11. Amount of gross earnings during past year.....	\$916,543 56
12. Amount of net earnings during past year.....	\$748,047 75
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	June 30, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "Humboldt Savings and Loan Society, San Francisco," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885.....	2,791
2. Number of deposit accounts opened during past year.....	438
3. Number of deposit accounts closed during past year.....	356
4. Amount deposited during the past year.....	\$1,324,361 40
5. Amount withdrawn during the past year.....	\$1,272,286 60
6. Amount of dividends or interest to depositors for past year.....	\$81,017 32
7. Rate per cent per annum of such dividends or interest.....	Term..... 5 per cent. Ordinary..... 4 per cent.
8. Amount of dividends to stockholders for past year.....	\$8,000 00
9. Rate per cent per annum of same on paid up capital.....	10 per cent.
10. Amount added to reserve fund during past year.....	\$2,000 00
11. Amount of gross earnings during past year.....	\$131,053 10
12. Amount of net earnings during past year.....	\$84,955 47
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "Los Angeles Savings Bank," on the morning of January 1, 1885.*

1. Number of deposit accounts open June 30, 1884 .....	None.
2. Number of deposit accounts opened during past six months .....	426
3. Number of deposit accounts closed during past six months .....	144
4. Amount deposited during the past six months .....	\$130,994 93
5. Amount withdrawn during the past six months .....	\$34,844 15
6. Amount of dividends or interest to depositors for past six months .....	\$891 06
7. Rate per cent per annum of such dividends or interest .....	Term .....
.....	Ordinary .....
8. Amount of dividends to stockholders for past six months .....	5 per cent.
9. Rate per cent per annum of same on paid up capital .....	3 per cent.
10. Amount added to reserve fund during past six months .....	None.
11. Amount of gross earnings during past six months .....	None.
12. Amount of net earnings during past six months .....	\$2,237 69
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger .....	None.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	Dec. 30, 1884.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "Bank of Mendocino," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885 .....	478
2. Number of deposit accounts opened during past year .....	131
3. Number of deposit accounts closed during past year .....	201
4. Amount deposited during the past year, including dividends credited .....	\$177,489 80
5. Amount withdrawn during the past year .....	\$234,859 49
6. Amount of dividends or interest to depositors for past year .....	\$15,618 67
7. Rate per cent per annum of such dividends or interest—Ordinary .....	5 per cent.
8. Amount of dividends to stockholders for past year .....	No stock.
9. Rate per cent per annum of same on paid up capital .....	.....
10. Amount added to reserve fund during past year .....	\$823 82
11. Amount of gross earnings during past year .....	\$25,031 46
12. Amount of net earnings during past year .....	\$15,794 38
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger .....	June 30 and Dec. 31.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	\$1 02 June 30; \$12 20 Dec. 31.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "Merced Security Savings Bank," on the morning of January 2, 1885.*

1. Number of deposit accounts open January 2, 1885.....	355
2. Number of deposit accounts opened during past year.....	112
3. Number of deposit accounts closed during past year.....	209
4. Amount deposited during the past year.....	\$207,774 79
5. Amount withdrawn during the past year.....	\$310,525 48
6. Amount of dividends or interest to depositors for past year.....	\$13,984 07
7. Rate per cent per annum of such dividends or interest—Term.....	5 per cent.
8. Amount of dividends to stockholders for past year.....	\$2,250 00
9. Rate per cent per annum of same on paid up capital.....	5 per cent.
10. Amount added to reserve fund during past year.....	\$9,220 33
11. Amount of gross earnings during past year.....	\$37,241 77
12. Amount of net earnings during past year.....	\$10,738 59
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "Oakland Bank of Savings," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 2, 1885.....	2,845
2. Number of deposit accounts opened during past year.....	1,001
3. Number of deposit accounts closed during past year.....	1,163
4. Amount deposited during the past year.....	\$787,410 00
5. Amount withdrawn during the past year.....	\$881,200 00
6. Amount of dividends or interest to depositors for past year.....	\$64,589 33
7. Rate per cent per annum of such dividends or interest—Term.....	4 $\frac{3}{4}$ per cent.
8. Amount of dividends to stockholders for past year.....	\$33,250 00
9. Rate per cent per annum of same on paid up capital.....	7 per cent.
10. Amount added to reserve fund during past year.....	
11. Amount of gross earnings during past year.....	\$137,015 78
12. Amount of net earnings during past year.....	\$101,566 88
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	Jan. 1, 1883.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "People's Savings Bank, Sacramento," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885.....	400
2. Number of deposit accounts opened during past year.....	176
3. Number of deposit accounts closed during past year.....	133
4. Amount deposited during the past year.....	\$373,565 26
5. Amount withdrawn during the past year.....	\$391,495 00
6. Amount of dividends or interest to depositors for past year.....	\$10,221 08
7. Rate per cent per annum of such dividends or interest—Ordinary.....	$4\frac{1}{10}\%$ per cent.
8. Amount of dividends to stockholders for past year.....	\$10,776 32
9. Rate per cent per annum of same on paid up capital.....	$4\frac{1}{10}\%$ per cent.
10. Amount added to reserve fund during past year.....	\$3,901 69
11. Amount of gross earnings during past year.....	\$43,233 00
12. Amount of net earnings during past year.....	\$25,595 58
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "San Francisco Savings Union," on the morning of January 2, 1885.*

1. Number of deposit accounts open January 1, 1885.....	16,644
2. Number of deposit accounts opened during past year.....	3,504
3. Number of deposit accounts closed during past year.....	3,116
4. Amount deposited during the past year.....	\$6,528,999 58
5. Amount withdrawn during the past year.....	\$6,411,255 12
6. Amount of dividends or interest to depositors for past year.....	\$452,480 00
7. Rate per cent per annum of such dividends or interest.....	<div> <div>Term.....</div> <div>Ordinary.....</div> </div> $4\frac{3}{10}\%$ per cent. $3\frac{1}{10}\%$ per cent.
8. Amount of dividends to stockholders for past year.....	\$18,000 00
9. Rate per cent per annum of same on paid up capital.....	12 per cent.
10. Amount added to reserve fund during past year.....	\$8,422 84
11. Amount of gross earnings during past year.....	\$669,697 42
12. Amount of net earnings during past year.....	\$543,778 16
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	July 1, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Savings and Loan Society, San Francisco," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885.....	3,494
2. Number of deposit accounts opened during past year.....	817
3. Number of deposit accounts closed during past year.....	672
4. Amount deposited during the past year.....	\$1,161,778 53
5. Amount withdrawn during the past year.....	\$1,076,879 58
6. Amount of dividends or interest to depositors for past year.....	\$112,276 30
7. Rate per cent per annum of such dividends or interest—Ordinary (average).....	4.41 1/2 per cent.
8. Amount of dividends to stockholders for past year.....	\$50,000 00
9. Rate per cent per annum of same on paid up capital.....	10 per cent.
10. Amount added to reserve fund during past year.....	
11. Amount of gross earnings during past year.....	\$210,441 32
12. Amount of net earnings during past year.....	\$178,854 27
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	

STATISTICAL INFORMATION

Supplementary to the Report of the "Santa Cruz Bank of Savings and Loan," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885.....	424
2. Number of deposit accounts opened during past year.....	147
3. Number of deposit accounts closed during past year.....	129
4. Amount deposited during the past year.....	\$146,448 45
5. Amount withdrawn during the past year.....	\$139,175 40
6. Amount of dividends or interest to depositors for past year.....	4,914 40
7. Rate per cent per annum of such dividends or interest.....	Term—One half year, ending June 30, 1884..... 3 per cent. Term—One half year, ending Dec. 31, 1884..... 4 per cent.
8. Amount of dividends to stockholders for past year.....	
9. Rate per cent per annum of same on paid up capital.....	
10. Amount added to reserve fund during past year.....	\$3,700 00
11. Amount of gross earnings during past year.....	\$14,666 91
12. Amount of net earnings during past year.....	\$4,924 84
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	



## STATISTICAL INFORMATION

*Supplementary to the Report of the "Security Savings Bank, San Francisco," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885 .....	1,203
2. Number of deposit accounts opened during past year .....	217
3. Number of deposit accounts closed during past year .....	216
4. Amount deposited during the past year .....	\$583,547 82
5. Amount withdrawn during the past year .....	\$564,821 75
6. Amount of dividends or interest to depositors for past year .....	\$52,757 08
7. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> <div> <div>4 per cent.</div> <div>3½ per cent.</div> </div>
8. Amount of dividends to stockholders for past year .....	\$10,500 00
9. Rate per cent per annum of same on paid up capital .....	7 per cent.
10. Amount added to reserve fund during past year .....	No fund.
11. Amount of gross earnings during past year .....	\$88,340 18
12. Amount of net earnings during past year .....	\$65,206 42
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger .....	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "Stockton Savings and Loan Society," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885 .....	1,465
2. Number of deposit accounts opened during past year .....	391
3. Number of deposit accounts closed during past year .....	496
4. Amount deposited during the past year .....	\$377,806 20
5. Amount withdrawn during the past year .....	\$576,380 84
6. Amount of dividends or interest to depositors for past year .....	\$46,916 49
7. Rate per cent per annum of such dividends or interest—Term .....	4@5 per cent.
8. Amount of dividends to stockholders for past year .....	\$50,000 00
9. Rate per cent per annum of same on paid up capital .....	10 per cent.
10. Amount added to reserve fund during past year .....	\$4,377 00
11. Amount of gross earnings during past year .....	\$168,517 83
12. Amount of net earnings during past year .....	\$87,267 94
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger:	
Term deposits .....	Sept. 1, 1884.
Commercial deposits .....	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	



## STATISTICAL INFORMATION

*Supplementary to the Report of the "Stockton Savings Bank," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885 .....	105
2. Number of deposit accounts opened during past year .....	69
3. Number of deposit accounts closed during past year .....	62
4. Amount deposited during the past year .....	\$44,121 77
5. Amount withdrawn during the past year .....	\$54,294 62
6. Amount of dividends or interest to depositors for past year .....	\$2,204 22
7. Rate per cent per annum of such dividends or interest—Term .....	5 per cent.
8. Amount of dividends to stockholders for past year .....	
9. Rate per cent per annum of same on paid up capital .....	
10. Amount added to reserve fund during past year .....	
11. Amount of gross earnings during past year .....	\$40,929 77
12. Amount of net earnings during past year .....	\$35,258 20
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger .....	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "Union Savings Bank, Oakland," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885 .....	2,918
2. Number of deposit accounts opened during past year .....	739
3. Number of deposit accounts closed during past year .....	722
4. Amount deposited during the past year .....	\$894,267 12
5. Amount withdrawn during the past year .....	\$932,081 36
6. Amount of dividends or interest to depositors for past year .....	\$69,101 53
7. Rate per cent per annum of such dividends or interest (Term) .....	4 $\frac{3}{4}$ per cent.
8. Amount of dividends to stockholders for past year .....	3 per cent.
9. Rate per cent per annum of same on paid up capital .....	8 per cent.
10. Amount added to reserve fund during past year .....	None.
11. Amount of gross earnings during past year .....	\$123,723 96
12. Amount of net earnings during past year .....	\$85,101 53
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger .....	Sept. 23, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.

## STATISTICAL INFORMATION

*Supplementary to the Report of the "Vallejo Savings and Commercial Bank," on the morning of January 1, 1885.*

1. Number of deposit accounts open January 1, 1885.....	98
2. Number of deposit accounts opened during past year.....	47
3. Number of deposit accounts closed during past year.....	29
4. Amount deposited during the past year.....	\$28,154 05
5. Amount withdrawn during the past year.....	\$13,864 61
6. Amount of dividends or interest to depositors for past year.....	\$1,214 45
7. Rate per cent per annum of such dividends or interest	<div> <div>Term.....</div> <div>Ordinary.....</div> <div>4 per cent.</div> <div>None.</div> <div>None.</div> </div>
8. Amount of dividends to stockholders for past year.....	None.
9. Rate per cent per annum of same on paid up capital.....	
10. Amount added to reserve fund during past year.....	\$259 61
11. Amount of gross earnings during past year.....	\$12,426 51
12. Amount of net earnings during past year.....	\$5,493 51
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

---

SEMI-ANNUAL TABULAR STATEMENTS

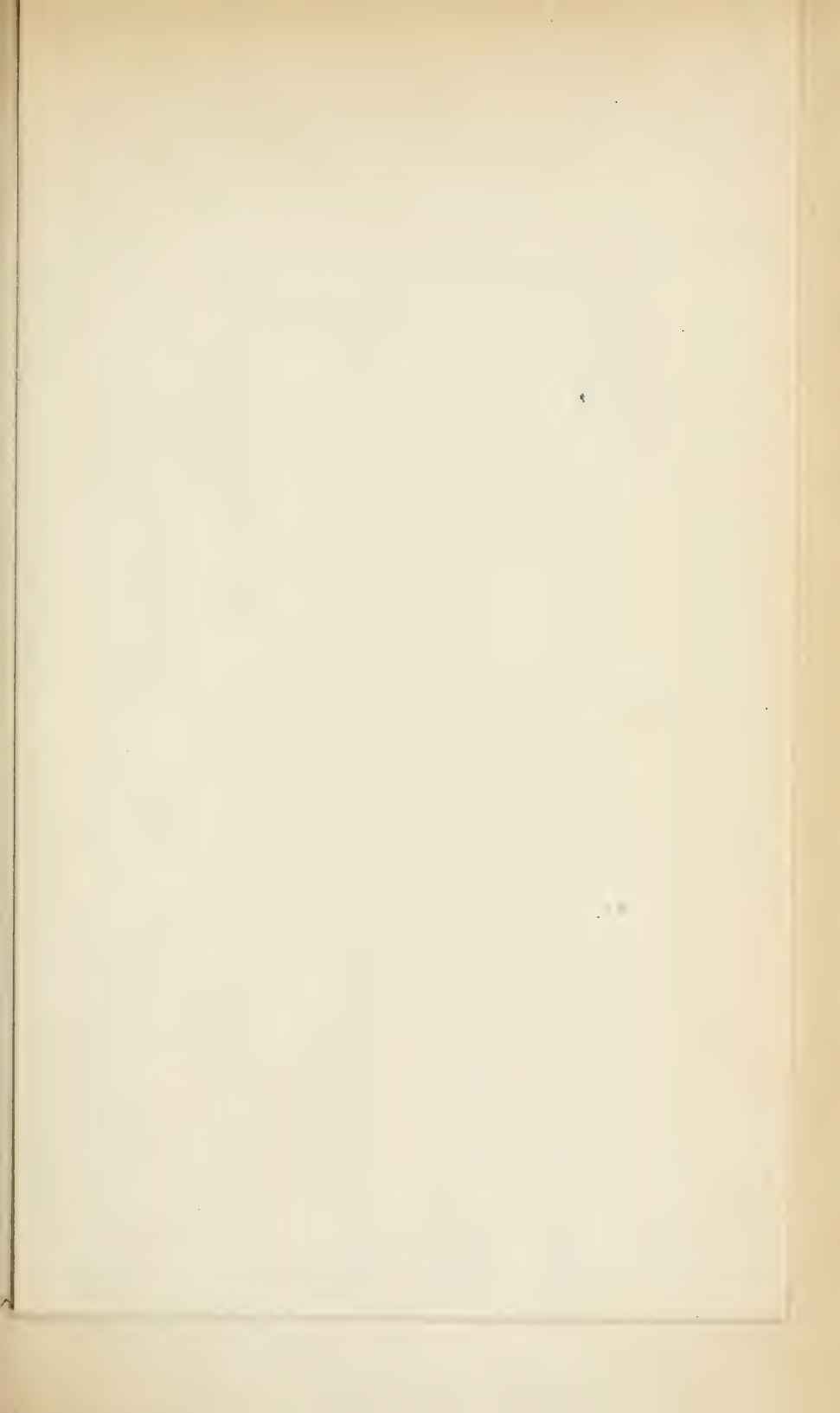
OF THE

Active Savings and Commercial Banks of California,

JANUARY 1 AND JULY 1, 1885.

---









## SEMI-ANNUAL TABULAR STATEMENT

*Showing the financial condition of the Live Savings Banks of California on the first day of January, 1885, as reported to the Bank Commissioners*

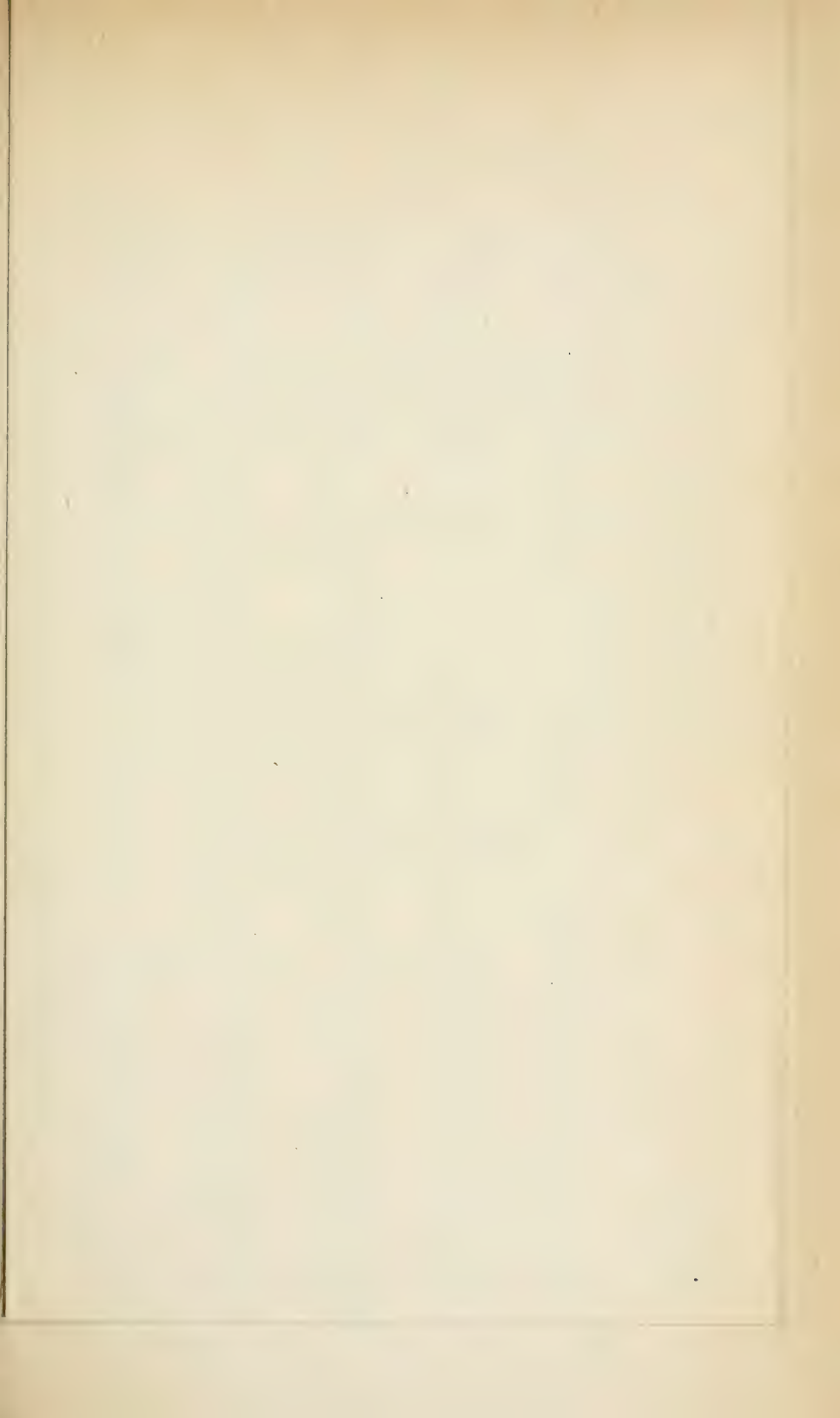
## SEMI-ANNUAL TABULAR STATEMENT

## SEMI-ANNUAL TABULAR STATEMENT

*Showing the financial condition of the Live Stock Banks of California on the first day of July, 1885, as reported to the Bank Commissioners.*

## SEMI-ANNUAL TABULAR STATEMENT

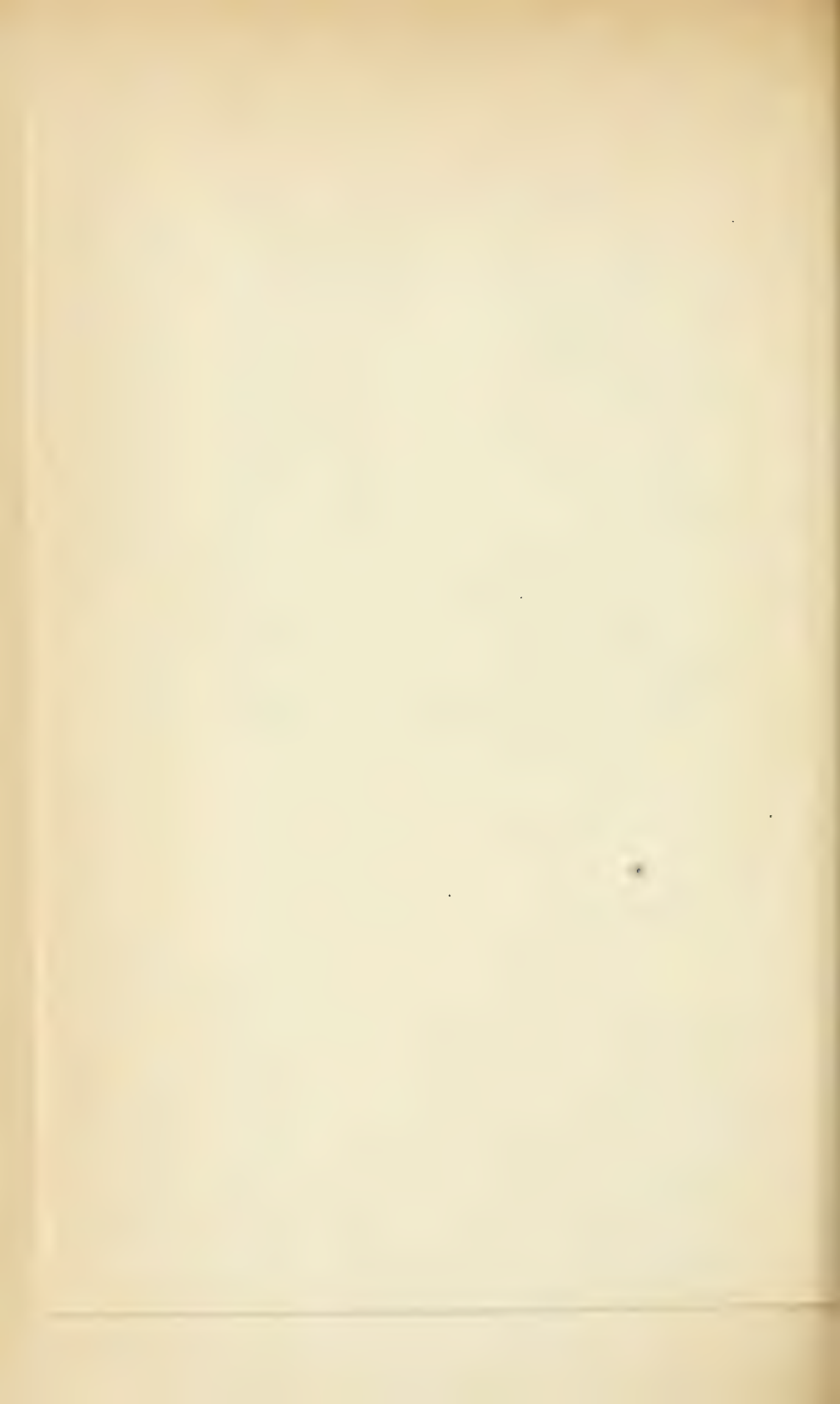
*Showing the financial condition of the Commercial Banks of California on the first day of July, 1885, as reported to the Bank Commissioner*



---

# INDEX.

---



---

# INDEX.

---





# INDEX TO REPORT.

	PAGES.
Report of Commissioners to the Governor .....	1-14
New banks and banks retired .....	3-4
Number of banks, capital and reserve .....	4
Banking capital and deposits in the several counties of the State .....	4-5
Liquidating banks .....	6-7
Statistical information .....	7
Comparative statements—July, 1878, to July, 1885 .....	7-11
Examinations of banks .....	12
Annual receipts and expenses of the Commission .....	12
Recommendations to the banks .....	12-13
Overdrafts .....	13-14
Interest on individual deposits in commercial banks .....	14
Conclusion .....	14

## APPENDIX.

	PAGES.	
	Jan.	July.
SWORN STATEMENT OF RECEIPTS .....	17	
BANK LICENSES, AND AMOUNTS PAID BY EACH BANK .....	19-20	
SEMI-ANNUAL REPORTS OF SAVINGS BANKS.		
<i>Filed January and July 1, 1885.</i>		
California Savings and Loan Society .....	23	181
French Savings and Loan Society .....	25	183
Fresno Loan and Savings Bank .....	26	184
German Savings and Loan Society .....	27	185
Hibernia Savings and Loan Society .....	29	187
Humboldt Savings and Loan Society .....	31	188
Los Angeles Savings Bank .....	33	190
Bank of Mendocino .....	34	191
Merced Security Savings Bank .....	35	192
Oakland Bank of Savings .....	36	194
People's Savings Bank .....	38	196
Santa Cruz Bank of Savings and Loan .....	40	197
San Francisco Savings Union .....	41	198
San José Safe Deposit Bank of Savings .....		200
Savings and Loan Society .....	43	201
Savings Bank of Southern California .....		203
Security Savings Bank .....	45	204
Stockton Savings and Loan Society .....	47	206
Stockton Savings Bank .....	49	208
Union Savings Bank .....	50	209
Vallejo Savings and Commercial Bank .....	52	211

	PAGES.	
	Jan.	July.
SEMI-ANNUAL REPORTS OF COMMERCIAL BANKS.		
<i>Filed January and July 1, 1885.</i>		
Anaheim, Bank of.....	57	215
Benicia, Bank of.....	58	216
Butte County, Bank of.....	59	217
California Safe Deposit and Trust Company.....	60	218
California, Bank of.....	61	219
California State Bank.....	63	221
Chico, Bank of.....	65	223
Citizens' Bank of Nevada City.....	67	225
Cloverdale Banking and Commercial Company.....	69	227
Colusa County Bank.....	70	228
Commercial Bank of Santa Ana.....	71	230
Commercial and Savings Bank of San José.....	72	231
Dixon, Bank of.....	74	233
Farmers' Bank of Wheatland.....	75	234
Farmers' Exchange Bank.....	76	235
Farmers' Savings Bank.....	77	236
Farmers' and Merchants' Bank of Los Angeles.....	78	237
Farmers' and Mechanics' Bank.....	80	239
Fresno County Bank.....	81	240
Farmers' Bank of Fresno.....	83	241
Gilroy, Bank of.....	84	241
Grangers' Bank of California.....	86	242
Healdsburg, Bank of.....	88	244
Hollister, Bank of.....	90	245
Humboldt County Bank.....	92	247
Kern Valley Bank.....	94	248
Lake, Bank of.....	95	249
La Porte, Bank of.....	96	250
Los Angeles County Bank.....	97	251
Los Gatos, Bank of.....	98	252
Martinez, Bank of.....	99	253
Mendocino Discount Bank.....	101	254
Merced Bank.....	102	255
Mono County Bank.....	104	257
Modesto Bank.....	105	258
Napa, Bank of.....	107	260
Nevada Bank of San Francisco.....	109	262
Pacific Bank.....	111	264
Pasadena Bank.....	112	266
Petaluma Savings Bank.....	113	267
Pomona Bank.....	114	269
Pomona Valley Bank.....	115	270
Riverside Banking Company.....	116	271
Sacramento Bank.....	118	272
Salinas City Bank.....	118	274
Santa Clara County, Bank of.....	120	276
Santa Cruz County, Bank of.....	122	277
San Joaquin Valley Bank.....	123	279
San José, Bank of.....	125	281
San Luis Obispo, Bank of.....	127	283
Santa Rosa Bank.....	128	284
Savings Bank of Santa Rosa.....	130	285
Shasta County, Bank of.....	132	287
Siskiyou County Bank.....	133	289
Sonoma County, Bank of.....	135	291
Sonoma Valley Bank.....	136	292
St. Helena, Bank of.....	137	293
Suisun, Bank of.....	138	294
Tehama County, Bank of.....	139	295
Tamales, Bank of.....	141	296
Ukiah, Bank of.....	142	297
Vacaville, Bank of.....	143	298
Ventura, Bank of.....	144	299
Visalia, Bank of.....	145	300
Watsonville, Bank of.....	146	302
Wells, Fargo & Co.'s Bank.....	148	304

	PAGES.	
	Jan.	July.
Willows, Bank of .....	150	306
Woodland, Bank of .....	152	308
Yolo, Bank of .....	154	310
SEMI-ANNUAL REPORTS OF SAN FRANCISCO BRANCHES OF FOREIGN BANKS.		
<i>Filed January and July 1, 1885.</i>		
Anglo-Californian Bank (limited) .....	159	313
Bank of British Columbia .....	161	315
Bank of British North America .....	162	316
London and San Francisco Bank (limited) .....	163	317
London, Paris, and American Bank (limited) .....	165	319
SEMI-ANNUAL REPORTS OF BANKS IN LIQUIDATION.		
Capital Savings Bank .....		323
Farmers' and Mechanics' Bank of Savings .....	169	325
French Savings and Loan Society .....	171	327
Marysville Savings Bank .....	172	328
Masonic Savings Bank .....	173	329
Odd Fellows' Savings Bank .....	174	330
Haywards, Bank of .....	176	
Pacific Trust Company .....	177	331

## COMMISSIONERS' EXAMINATIONS.

### SAVINGS BANKS.

*Year ending June 30, 1885.*

	PAGES.
California Savings and Loan Society .....	335
French Savings and Loan Society .....	335
Fresno Loan and Savings Bank .....	336
German Savings and Loan Society .....	336
Hibernia Savings and Loan Society .....	337
Humboldt Savings and Loan Society .....	337
Los Angeles Savings Bank .....	338
Bank of Mendocino .....	338
Merced Security Savings Bank .....	339
Oakland Bank of Savings .....	339
People's Savings Bank .....	340
San Francisco Savings Union .....	340
Santa Cruz Bank of Savings and Loan .....	341
Savings and Loan Society .....	341
Security Savings Bank .....	342
Stockton Savings and Loan Society .....	342
Stockton Savings Bank .....	343
Union Savings Bank .....	343
Vallejo Savings and Commercial Bank .....	344

### EXAMINATIONS OF COMMERCIAL BANKS.

Anaheim, Bank of .....	347
Benicia, Bank of .....	347
Butte County, Bank of .....	348
California Safe Deposit and Trust Company .....	348
Bank of California .....	349
California State Bank .....	349
Chico, Bank of .....	350
Citizens' Bank (2) .....	350-51

	PAGES.
Cloverdale Banking and Commercial Company.....	351
Colusa County Bank.....	352
Commercial Bank of Santa Ana.....	352
Commercial and Savings Bank of San José.....	353
Dixon, Bank of.....	353
Farmers' Bank of Wheatland.....	354
Farmers' Exchange Bank.....	354
Farmers' Savings Bank.....	355
Farmers' and Mechanics' Bank.....	355
Farmers' and Merchants' Bank.....	356
Farmers' Bank of Fresno.....	356
Fresno County Bank.....	357
Gilroy, Bank of (2).....	357-58
Grangers' Bank of California.....	358
Healdsburg, Bank of.....	359
Hollister, Bank of.....	359
Humboldt County Bank (2).....	360
Kern Valley Bank.....	361
Lake, Bank of.....	361
La Porte, Bank of.....	362
Los Angeles County Bank.....	362
Los Gatos, Bank of.....	363
Martinez, Bank of.....	363
Mendocino Discount Bank.....	364
Merced Bank.....	364
Modesto Bank.....	365
Mono County Bank.....	365
Napa, Bank of.....	366
Nevada Bank of San Francisco (2).....	366-67
Pacific Bank.....	367
Petaluma Savings Bank.....	368
Pomona Bank.....	368
Pomona Valley Bank.....	369
Sacramento Bank.....	369
Salinas City Bank.....	370
Santa Clara County, Bank of.....	370
Santa Cruz County, Bank of.....	371
San Joaquin Valley Bank.....	371
San José, Bank of.....	372
San Luis Obispo, Bank of.....	372
Santa Rosa Bank.....	373
Savings Bank of Santa Rosa.....	373
Shasta County, Bank of.....	374
Siskiyou County, Bank of.....	374
Sonoma County, Bank of.....	375
Sonoma Valley Bank.....	375
St. Helena, Bank of.....	376
Suisun, Bank of.....	376
Tehama County, Bank of.....	377
Tomales, Bank of.....	377
Ukiah, Bank of.....	378
Vacaville, Bank of.....	378
Ventura, Bank of.....	379
Visalia, Bank of.....	379
Watsonville, Bank of.....	380
Wells, Fargo & Co.'s Bank.....	380
Willows, Bank of.....	381
Woodland, Bank of.....	381
Yolo, Bank of.....	382

## EXAMINATIONS OF FOREIGN BANKS.

Anglo-Californian Bank (limited).....	385
Bank of British Columbia (2).....	385-86
Bank of British North America.....	386
London and San Francisco Bank (limited).....	387
London, Paris, and American Bank (limited).....	387

STATISTICAL INFORMATION OF SAVINGS BANKS.....	391-400
---	---------

SEMI-ANNUAL TABULAR STATEMENTS OF THE BANKS OF CALIFORNIA, JANUARY AND JULY, 1885.....	402
--	-----

# REPORT

OF THE

## BOARD OF BANK COMMISSIONERS

OF THE

### STATE OF CALIFORNIA

TO

His Excellency the Governor and the Honorable the Legislature of  
the State of California.

---

AUGUST 10, 1886.



SACRAMENTO:

STATE OFFICE.....JAMES J. AYERS, SUPT. STATE PRINTING.

1886.





# REPORT

---

OFFICE OF THE BOARD OF BANK COMMISSIONERS, }  
SAN FRANCISCO, August 10, 1886. }

*To his Excellency GEORGE STONEMAN, Governor, and the honorable the Legislature of the State of California:*

We herewith respectfully submit the eighth annual report of this Commission, and urgently ask for it your careful and best consideration. We speak thus earnestly, for this Board has now been in existence for nine years, and has every year made the annual report required, showing the condition of all the banks under its charge, and giving in detail the action of the Commission in the performance of the important duties confided to it by law. In all these reports the Commissioners have over and over, pointed out the necessity of some additional legislation which their experience suggested to them would greatly add to the usefulness and efficiency of the Commission, and which they believed would meet with the decided approbation of the public, and of all interested in banking.

Yet, so far, not the least notice has been taken of their reports, or of any suggestion made in those reports, by the Executive of the State, or by the Legislature to which the reports were submitted. Why should this be so? Surely the welfare and proper conduct of the banks of the State is a most important matter to all classes of our people, and important above all other classes to the working and struggling portion of our community. This will be clearly manifest when it is found that a glance at our report reveals the fact that the twenty-two savings banks under our charge to-day, hold in their keeping nearly sixty-three millions of dollars, almost wholly the hard earnings of the working people, while the deposits in the seventy-four commercial banks under our charge reach only about forty and a half millions. The fact of the existence of this Commission has undoubtedly given confidence to the depositors in savings banks that their precious earnings will be well watched and guarded. This great trust in the zeal, honesty, and honor of the Commissioners is never forgotten by them, and fills them with anxiety to perform the duties of their position to the very best of their ability, and in such a manner as to fully meet the expectations of those who rely on them for protection against loss. The activity and zeal of the Commissioners in their never-ending work, not only in the City of San Francisco but in all parts of the State in the examination of banks, does not go unnoticed by the people, and we feel sure that thus far the Commission has had the entire confidence of the public, and it is the ambition of this Board as now organized, that it shall in the future lose none of its past reputation in these respects.

The safety of depositors, whether in savings or commercial banks, is our greatest care, while the safety of the stockholders is never in any manner overlooked, and only comes second to that of the depositors.

## LEGISLATION.

The bankers of the State are generally nervous and uneasy when the Legislature undertakes to change or reenact laws for their government and conduct. This is not surprising, for past experience shows that many very unwise and even mischievous attempts have been made in this direction. The experience acquired by the workings of this Commission shows that its creation has made the enactment of laws of an arbitrary character, intended of themselves to control the conduct and management of banks by unswerving iron rules, to be entirely unnecessary. The extent of the legislation the experience of the Commissioners has induced them to ask for, is in fact trifling, but nevertheless most important in giving much more usefulness to the Commission, and their suggestions will undoubtedly meet the approval of the leading bankers of the State.

We will not in this report name in detail the legislation needed, as the Commissioners have done in so many former annual reports, for to do so might be idle; but we respectfully suggest that a select committee be appointed on "Banks and Banking," in each branch of the Legislature, and that the Bank Commissioners be invited to come before the joint session of these committees, and be permitted to explain fully what seems to them to be needed legislation at this time in relation to this Commission and its powers and duties.

With this suggestion we leave it with the honorable the Legislature to decide whether they will again ignore the existence of the Commission, or to take up this our report and give it that careful consideration we think the subject demands. We, of course, have no personal interest in this matter beyond that of every good citizen in the State, and a natural desire that our work in the Commission should be made as effective for good as it is possible. So it is for the wisdom of the Legislature to determine whether they can aid us in the performance of our duties or not.

## EXAMINATIONS.

Since the date of our last annual report there has been one hundred and nineteen examinations of banks made by this Commission, in thirteen months and nine days, which averages a little over two banks a week.

## NUMBER OF BANKS.

There are now in all ninety-six banks under the charge of this Commission. The present law requires that each bank should be examined twice every year. But this is manifestly impossible to perform, if the examinations are properly and thoroughly made, particularly so, if we adhere to our rule, that two Commissioners at least should be present at every examination except where the location of a bank is very remote, and its volume of business small, then to save expense we confide the examination to one Commissioner. Taking the necessary time for traveling from place to place into consideration, it seems scarcely possible to examine more than an average of two banks a week. The examination of most of the large savings banks require from five to ten days each. This impossible requirement of the law is one of the defects we wish corrected. In answer to inquiries constantly made to us as to our mode of investigating the affairs of the banks, we will here fully explain our mode of doing so. But before doing this, we wish to preface what we say, by explaining that we do not pre-

tend to be always able in our examinations to unearth or discover adroitly conceived peculations of a dishonest cashier or other such like employés of a bank: or to do what is yet more difficult, discover the joint peculations of two or more dishonest employés when in collusion to rob the bank in which they are employed. Of course, if the shortages are of such an extent as to impair the standing or solvency of the bank, we are sure as a rule to discover it. But when the peculations reach only a portion of the profits earned in the business of the bank, it is very difficult if not impossible for us to discover it. An expert examination of all the accounts and business transactions of the bank for two or three years previous will most generally, but not always, bring such peculations to light. Such an examination would take weeks in time, and of course this Commission has no such length of time to give to examinations.

The fact is, this Commission was not created to guard the banks against dishonest men in their own employment, any more than it was created to guard against the assault of burglars and safe openers. There are measures of caution we have respectfully urged on bank officers as most necessary to guard them against the danger of inside dishonesty, and the Directors of banks which do not insist on their adoption in the conduct of their banks are, it seems to us, almost criminal in their neglect. The "Daily Trial Balance," which a few country banks still disregard, is one of these that we consider absolutely necessary to insure reasonable safety in the conduct of a bank. Another is to keep a strict watch on the certificate of deposit register. The issuance of a certificate of deposit, and the making of the proper entries in regard to it in the register, is a transaction that should always be checked by a second employé of a bank. This is a precaution adopted by most of the banks, and should never be disregarded.

Each certificate after payment should be pasted back on the stub found, with number, name, and amount corresponding. The certificate of deposit register should be carefully examined and balanced at least once every month. If these precautions are observed, it will be found almost impossible to improperly issue a certificate of deposit, except where there is collusion between two or more employés of a bank, which is so dangerous that it is seldom or ever attempted. Frauds in the certificate deposit accounts of banks have often been so adroitly concocted by false entries that detection was almost an impossibility, except by an expert examination of the whole business of the bank.

The cash on hand should all be counted after the close of business each day, and again in the morning, before the bank is opened for business. Nothing should be taken for granted as being safe in the vaults, or elsewhere. All should be actually seen and counted each time, and no cash in the bank, whether the property of the bank or not, if accessible to the officers or employés of the bank, should be omitted from the count. There is no safety in any other way of dealing with the cash of a bank.

There are many other useful recommendations our experience induced us to name in former reports as means of safety against inside dishonesty, but these here named we deem of almost absolute necessity. No matter how honorable, honest, and above suspicion the manager and employés of a bank may be deemed, yet its accounts should, at stated periods, not to exceed two years apart, undergo an expert examination by a professional expert accountant unconnected with the bank. In a word, no precaution known to the banking fraternity should ever be omitted from the conduct of a banking institution. No bar should ever be left down, for experience in this State, and, in fact, all the world over, warns us how weak poor



human nature is under strong and aggravated temptation. Since our last annual report instances of surprising dishonesty in banks have come to our knowledge and prompted these earnest remarks. The law governing this Board should give it power to order expert examinations when, in their judgment, the condition of the bank requires it. In some instances such examinations have been made on our simple recommendation.

#### MANNER OF EXAMINATION.

Many suppose that in our examinations we depend on the books of the bank alone, and the showing the books make of its condition, in forming our judgment of its standing and solvency. This is a total mistake. We make it a point to appear at the bank, without any previous notice, as the law requires us to do, generally in the morning, before the bank has opened for the day's business. On entering the bank we administer the following oath to the officers of the bank found present :

STATE OF CALIFORNIA, }  
County of ——— } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of ———, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

———, President.  
———, Cashier.

Subscribed and sworn to before me, this ——— day of ———, 188—.

———, Bank Commissioner.

This being done, we count the cash on hand, and then call for any bonds, stocks, or warrants the bank may hold as security for money loaned, or as the actual property of the bank, and carefully canvass their market value. We then call for the bills receivable, which include personal notes, mortgage notes, and notes secured by collaterals, such as grain, wool, hops, merchandise, and other valuable commodities. In reviewing these, we are careful to do all we can to ascertain the standing of the parties making the personal notes, the true value of premises mortgaged, and the market value of all commodities we find pledged to the bank, and also the actual position of those commodities in regard to possession. If we have any reason to be dissatisfied with the information we are able to obtain from the officers of the bank under oath, as to values, etc., we make inquiries outside of the bank such as to fully satisfy ourselves on these points before we pass the securities as good. We pursue the same course with all other assets the bank has to show us. Any note or security we deem worthless, or even very doubtful, we write off, and direct the officers of the bank not in future to count it as an asset. We then investigate the liabilities of the bank, and if we find they do not exceed the sum total of the assets we have passed as good, we are satisfied, and pass the bank as solvent, and send our report, as required by law, to the Attorney-General. Before leaving the bank, we carefully examine the certificate of stock book, so as to ascertain that there is no over-issue of stock, for every share of stock not out in the hands of an owner must appear in that book as canceled and pasted back on its original stub.

Such is our mode of proceeding in examinations, but all we have said does not give nearly a full idea of the character of our intercourse with the banking institutions of the State. Our visits have come to be regarded by the officers of the banks, not as those of presuming officials who come

to annoy them in their business by unnecessary, useless, and arbitrary interference, but rather as those of friends who come to counsel with them on the condition of their bank, and suggest and recommend all that seems in their judgment calculated to strengthen the bank and guard it from loss in the future conduct of its business. They recognize the fact that the intimate knowledge acquired by the Commissioners of the conduct of the most successful banking institutions of the State makes their suggestions and recommendations necessarily valuable. The consequence is that we find no hesitation on the part of the bank officials to admit us fully into their confidence in the discussion of their business transactions. All that is discussed on those occasions is regarded on both sides as entirely confidential, and we do not think this confidence has thus far ever been violated. Of course we are much the better judge of the transactions submitted to our judgment, because we are disinterested outsiders, so to speak, who can view both sides of the questions without prejudice or bias of any sort. Therefore it often happens that "what to them seems pure from ill, to us looks dark with danger," and we so advise our friends.

#### SECURITY.

We discourage the loaning of money to flouring mills, lumber mills, and all sorts of enterprises, such as fruit earning corporations and the like, without demanding ample security for the money loaned. And it is a curious fact, that so far, our advise in this respect, when disregarded, has always resulted in a loss to the bank, sometimes sweeping away its whole reserve, and in some instances even impairing its capital as well. We do all we can to discourage and prevent the officers and directors of banks from loaning the bank's money to each other. The practice is bad in itself, and liable to abuse that is almost criminal. We sometimes find officers and directors of a bank partners in some extensive enterprise of great apparent usefulness to the location in which the bank is doing business, influencing the board of directors of the bank to make large loans to this favorite enterprise, without requiring security, that is absolutely and beyond all doubt good. This is all wrong, and generally ends in disaster to the bank. Nine out of every ten banks that fail, do so from abuses in this direction, and the stockholders of a bank cannot be too watchful of the action of their officers and directors in this respect.

#### CAUTION TO BANKERS.

We will here do what we have so often done before, caution the bankers, especially the country bankers, against the smallness of the amount of cash many of them keep on hand. Their deposits are generally good in amount, as our report shows, and they should surely be satisfied when they have loaned out all their own money and seventy-five per cent of that belonging to their depositors.

#### PRIVATE BANKING.

There is much complaint made to us by the officers of the banks under our charge, that we do not examine the condition of private banking companies. These complaints may be well grounded, but the law as it now stands is believed not to give us the necessary authority. We will not here discuss this matter, and only say that if the opportunity we ask for is given to appear before a legislative committee, we will there give our views



in full jointly with all who are interested in the question, and the Legislature can then act on the question as to it seems well.

#### PAYMENTS ON NOTES.

We are pleased to notice that nearly all the banks under our charge now accede to our recommendation to indorse all payments, both of interest and principal, on the back of the notes at the time the payments are made. Red ink should be used for indorsement of principal and black for that of interest. When this is done it shows at a glance the actual value of the note as an asset, without obliging us to take the books of the bank alone as authority, which we dislike to do as to the value of any asset.

#### ASSETS.

We find in the examination of this class of assets that the notes seem to speak for themselves, as it were. If the interest on a note is regularly paid, and that there are some payments on the principal also, we take it as a sure index that the note is good and to be relied on as an asset. The same may be said of notes where the interest alone is paid.

#### BANKS IN LIQUIDATION.

In our last annual report we made use of the following language in relation to the banks in liquidation:

We respectfully and earnestly repeat again, that it is absolutely necessary that a proper law should be passed to regulate and compel every insolvent banking corporation to close out its business within a reasonable length of time after it has suspended payment. At this time there is no law that properly governs them, and for that reason they continue slowly to liquidate while under considerable expense.

This we quote for the purpose of again being urgent on this subject. The semi-annual statements of these dead banks, and our examination of their affairs, will be found in their proper place in the appendix to this report, to which we respectfully refer any one desirous of information in this regard. We are so tired of them that we do not feel that any particular analysis of their affairs would interest the banking community, or the general public.

#### EXPENSES OF THE COMMISSION.

The annual expenses of the Commission is wholly paid by the incorporated banks of the State. In our last annual report we stated that there was in the State Treasury, to our credit, the sum of four hundred and eighteen dollars and forty-four cents, and that, relying on this, we had assessed the banks for only twelve thousand seven hundred dollars for that year, instead of thirteen thousand four hundred, as allowed us by law. We were afterwards informed by the Controller that the law in relation to money paid by us into the treasury was so worded that the surplus remaining unused of one year's assessment could not be transferred to our account for the next year's use.

This being the case, we this year assessed the banks for the full amount of thirteen thousand four hundred dollars, which was duly paid. The particulars of this assessment, showing the exact amount paid by each bank, by reference to the index, will be found in the appendix, sworn to, as is required by law.

## BANK COMMISSIONERS' FUND.

This difficulty shows the necessity of creating a fund, to be known as the "Bank Commissioners' Fund," as has been repeatedly recommended by the State Controller. There is now in the treasury to the credit of the Bank Commissioners, a surplus of several hundred dollars, which must remain untouched until the Legislature gives authority to the Controller to draw warrants against it.

## SAVINGS BANKS.

By reference to our last annual report, it will be seen that the twenty-two live savings banks at that date had from depositors fifty-eight millions nine hundred and forty-three thousand nine hundred and three dollars (\$58,943,903); and by a reference to this our present report, it will be found that the twenty-two live savings banks of to-day had on July 1, 1886, from depositors, sixty-two millions eight hundred and twenty-two thousand and thirty-nine dollars (\$62,822,039), showing an increase of saving deposits over that of last year of three millions eight hundred and seventy-eight thousand one hundred and thirty-six dollars (\$3,878,136).

## COMMERCIAL BANKS.

Last year's report shows that the seventy-three commercial banks of that date—which include the five San Francisco branches of foreign banks—had from depositors thirty-three millions two hundred and eighty-six thousand seven hundred and eighty-six dollars (\$33,286,786), while the seventy-four commercial banks of this year have from depositors forty millions four hundred and eighty-nine thousand one hundred and nineteen dollars (\$40,489,119), showing an increase of commercial bank deposits for the year, of seven millions two hundred and two thousand three hundred and thirty-three dollars (\$7,202,333).

This shows a total increase of deposits in the banks of the State of eleven millions eighty thousand four hundred and sixty-nine dollars (\$11,080,469), being the largest increase of deposits ever known in one year in this State.

## TABULAR STATEMENTS OF SAVINGS, COMMERCIAL, AND FOREIGN BANKS.

The following three tables will give further comparative statements that we feel sure will be found interesting, and convincing to the reader that nothing can retard California in her career of prosperity and progress:

TABLE No. 1.  
*Comparative Statement of Savings Banks.*

	17 Banks, July 1, 1882.	17 Banks, July 1, 1883.	18 Banks, July 1, 1884.	21 Banks, July 1, 1885.	22 Banks, July 1, 1886.
<i>Resources.</i>					
Bank premises.....	\$365,000 89	\$665,852 43	\$671,753 00	\$808,415 00	\$801,379 78
Real estate taken for debt.....	5,409,019 25	4,553,306 62	3,944,157 00	3,471,730 00	2,612,347 45
Invested in stocks, bonds, and warrants.....	16,084,704 78	18,229,032 93	17,435,514 00	14,050,518 00	15,023,707 99
Loans on real estate.....	30,747,826 95	30,786,303 81	33,189,952 00	36,903,931 00	39,726,193 04
Loans on stocks, bonds, and warrants.....	1,572,040 74	4,310,074 68	6,346,246 00	5,731,275 00	6,002,191 65
Loans on other and personal security.....	508,736 88	988,663 06	1,393,087 00	1,350,925 00	1,281,548 49
Money on hand.....	1,849,303 15	1,409,008 13	1,588,419 00	1,700,624 00	2,313,242 17
Money in other banks.....	1,192,013 74	773,406 68	575,494 00	775,045 00	1,138,581 72
Other assets.....	1,353,389 76	576,091 75	395,223 00	323,975 00	393,065 71
Total resources.....	\$59,383,326 14	\$62,503,000 69	\$65,739,845 00	\$65,873,009 00	\$69,985,288 00
<i>Liabilities.</i>					
Capital paid up in coin.....	\$3,002,319 65	\$3,485,706 28	\$3,485,636 00	\$3,851,437 00	\$3,946,817 10
Reserve fund and surplus.....	1,496,822 10	1,436,483 96	2,190,195 00	2,321,380 00	2,087,849 72
Due depositors.....	53,208,788 78	56,507,102 70	59,404,726 00	58,943,903 00	62,822,038 44
Other liabilities.....	575,395 61	573,707 75	599,288 00	556,139 00	528,532 74
Total liabilities.....	\$59,383,326 14	\$62,503,000 69	\$65,739,845 00	\$65,873,009 00	\$69,985,288 00

TABLE No. 2.

*Comparative Statement of Commercial Banks of the State.*

	57 Banks. July 1, 1882.	63 Banks. July 1, 1883.	69 Banks. July 1, 1884.	68 Banks. July 1, 1885.	69 Banks. July 1, 1886.
<i>Resources.</i>					
Bank premises	\$1,476,529 32	\$2,260,176 92	\$2,232,013 56	\$1,742,714 36	\$1,777,469 82
Real estate taken for debt	1,930,198 69	1,637,578 09	1,242,529 93	1,285,548 21	1,380,340 57
Invested in stocks, bonds, and warrants	5,664,577 82	3,925,553 64	5,110,791 62	1,708,882 84	1,821,486 28
Loans on real estate	7,614,716 48	10,254,693 37	12,564,514 59	11,099,617 98	12,061,903 45
Loans on stocks, bonds, and warrants	2,607,864 04	2,681,696 07	4,091,073 25	4,566,474 32	3,907,940 01
Loans on other securities	4,330,301 85	3,203,634 31	3,993,144 42	4,178,449 34	-----
Loans on personal security	12,337,913 37	18,401,722 82	22,180,936 60	18,833,050 30	-----
Money on hand	7,168,831 75	5,430,695 41	6,908,829 12	7,126,945 89	23,810,206 51
Money in other banks	10,913,082 59	12,793,875 85	6,154,829 69	6,360,697 63	8,278,031 46
Other assets	3,845,904 99	2,315,676 45	2,713,744 57	571,606 03	2,164,089 42
Total resources	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90	\$64,980,482 10
<i>Liabilities.</i>					
Capital paid up in coin	\$14,430,885 00	\$15,866,887 50	\$16,914,650 50	\$17,322,495 50	\$17,660,042 00
Reserve fund and surplus	9,367,200 35	10,394,333 35	13,452,286 11	9,497,355 78	10,154,404 59
Due depositors	29,768,649 54	30,622,255 49	30,717,083 30	26,442,725 80	33,427,917 60
Other liabilities	4,331,286 01	6,019,826 59	6,107,937 44	4,211,469 82	3,737,917 91
Total liabilities	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90	\$64,980,482 10

TABLE No. 3.  
Comparative Statement of San Francisco Branches of Foreign Banks.

	4 Branches, July 1, 1882.	4 Branches, July 1, 1883.	5 Branches, July 1, 1884.	5 Branches, July 1, 1885.	5 Branches, July 1, 1886.
<i>Resources.</i>					
Bank premises.....	\$89,906 19	\$97,210 74	\$97,244 63	\$94,810 49	\$92,376 35
Real estate taken for debt.....	39,326 49	38,749 32	30,369 89	41,439 59	34,784 52
Invested in stocks, bonds, and warrants.....	151,029 35	125,234 35	10,290 00	44,275 00	128,403 53
Loans on real estate.....	295,008 05	276,711 22	431,308 27	672,771 65	758,180 56
Loans on stocks, bonds, and warrants.....	718,925 04	752,463 40	1,103,880 11	2,548,826 83	2,990,946 76
Loans on other securities.....	2,123,980 54	1,728,030 54	1,478,157 46	1,307,865 97	1,324,325 84
Loans on personal security.....	4,284,183 67	6,070,299 01	7,835,320 18	6,102,531 78	7,756,008 83
Money on hand.....	3,354,027 29	2,678,502 73	3,633,403 59	3,965,978 90	3,920,843 18
Due from banks and bankers.....	890,126 66	1,854,405 67	1,118,350 98	2,043,726 58	2,265,081 03
Other assets.....	1,099,739 53	1,016,097 60	1,201,452 61	1,259,134 81	573,724 38
Total resources.....	\$13,062,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60	\$19,154,274 98
<i>Liabilities.</i>					
Capital paid up.....	\$6,160,546 02	\$8,452,103 91	\$10,342,990 35	\$10,350,145 25	*\$10,909,574 40
Reserve fund and surplus.....	5,775,135 83	5,201,094 68	105,974 74	153,618 92	130,186 43
Due depositors.....	1,126,570 97	984,502 99	5,839,868 49	6,844,061 72	7,061,200 99
Other liabilities.....			653,114 14	763,535 71	973,313 16
Total liabilities.....	\$13,062,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60	\$19,154,274 98

\* Due head office in London.



## PROSPERITY OF THE STATE.

The last season was considered a bad one, particularly so for all classes who toil for a living, as the crops were short, and the prices low; but yet see what a showing the statements we give make. They surely indicate for our people, as a whole, uncommon prosperity. We might here say that in our examinations of the banks this year, we have found the interest on loans uncommonly well paid up. This is another decided indication of the prosperity of the State.

## CAPITAL INVESTED IN BANKING.

The following table of banking capital actually invested, together with the amounts due individual depositors within the different counties, will give a very good idea of how the same is distributed throughout the State:

*Sixty-nine Commercial Banks—State Incorporations.*

Name of County.	No. of Banks.	Capital, July 1, 1886.	Due Depositors, July 1, 1886.
San Francisco.....	6	\$9,026,142 00	\$19,565,943 76
Alameda.....	1	100,000 00	51,967 34
Butte.....	2	350,000 00	290,411 53
Colusa.....	2	700,000 00	566,201 59
Contra Costa.....	1	100,000 00	163,101 20
Fresno.....	1	90,000 00	179,506 44
Humboldt.....	1	60,000 00	177,619 15
Kern.....	1	53,000 00	111,159 11
Lake.....	2	108,760 00	74,412 61
Los Angeles.....	6	400,700 00	3,169,234 60
Marin.....	1	100,000 00	34,961 05
Mendocino.....	2	280,000 00	111,116 55
Merced.....	1	41,475 00	78,665 09
Monterey.....	1	300,000 00	168,239 21
Napa.....	2	276,300 00	169,371 85
Nevada.....	1	30,000 00	180,816 05
Plumas.....	1	12,500 00	31,352 88
Sacramento.....	2	400,000 00	2,538,258 25
San Benito.....	1	250,000 00	202,119 87
San Bernardino.....	2	200,500 00	575,747 43
San Joaquin.....	1	158,580 00	88,965 67
Shasta.....	1	31,100 00	51,062 03
San Luis Obispo.....	1	100,000 00	267,745 21
Santa Clara.....	5	717,750 00	1,135,810 34
Santa Cruz.....	2	280,000 00	286,638 46
Siskiyou.....	1	60,000 00	116,271 58
Solano.....	4	403,100 00	334,177 19
Sonoma.....	8	1,144,760 00	1,274,327 66
Stanislaus.....	1	175,000 00	104,064 38
Tehama.....	1	300,000 00	256,258 76
Tulare.....	2	232,000 00	284,802 90
Ventura.....	1	90,000 00	90,630 47
Yolo.....	3	1,050,000 00	646,390 56
Yuba.....	1	38,375 00	50,566 83
Totals (thirty-four counties) .....	69	\$17,660,042 00	\$33,427,917 60



*Twenty-two Savings Banks—State Incorporations.*

Name of County.	No. of Banks.	Capital, July 1, 1886.	Due Depositors, July 1, 1886.
San Francisco.....	8	\$1,690,580 00	\$55,483,015 97
Alameda.....	2	675,000 00	3,756,984 04
Fresno.....	1	51,000 00	50,092 32
Los Angeles.....	2	45,000 00	311,570 45
Mendocino.....	1		287,686 84
Merced.....	1	60,000 00	306,441 17
Sacramento.....	1	225,237 10	183,151 06
Santa Cruz.....	1	20,000 00	170,846 90
Santa Clara.....	1	300,000 00	405,313 90
San Diego.....	1	10,000 00	18,141 39
San Joaquin.....	2	800,000 00	1,761,611 52
Solano.....	1	70,000 00	87,182 88
Totals (twelve counties) .....	22	\$3,946,817 10	\$62,822,038 44

## STATISTICAL INFORMATION OF THE SAVINGS BANKS.

The savings banks have courteously furnished us with much interesting statistical information, which will be found in the appendix with the reports on each of these banks. The following table is a summary of the most important items furnished, and will be found interesting:

## COMPARATIVE STATEMENT FROM STATISTICAL INFORMATION OF THE ACTIVE SAVINGS BANKS OF THE STATE.

	19 Banks, January 1, 1885.	21 Banks, January 1, 1886.
Number of depositors.....	82,635	84,956
Amount due depositors.....	\$59,142,630 00	\$60,435,918 99
Average amount due each depositor.....	715 70	711 37
Net earnings.....	2,579,230 00	2,767,490 65
Dividends paid depositors.....	2,128,928 00	2,211,231 39
Capital paid in coin.....	3,521,431 00	3,878,299 60
Dividends paid stockholders.....	275,149 00	271,883 81

## NEW BANKS.

The following named commercial and savings banks were organized and opened for business during the past year:

Bank of Tulare, Tulare County, opened for business September 1, 1885, with a paid up capital of \$23,075.

Bank of Winters, in Yolo County, opened for business November 16, 1885, with a paid up capital of \$10,000.

Bank of Livermore, Alameda County, opened for business December 21, 1885. Paid up capital, \$100,000.

Savings Bank of San Diego County, San Diego, opened for business May 15, 1886. Paid up capital, \$10,000.

San Gabriel Valley Bank, Pasadena, opened for business May 24, 1886. Paid up capital, \$6,160.

## BANKS THAT HAVE CHANGED THEIR CHARTERS.

The following banks have changed their charters and gone into the national system, and are no longer under the charge of this Commission:

Pomona Valley Bank, Los Angeles County, on July 1, 1886.

Pasadena Bank, Los Angeles County, on June 5, 1886.

## BANKS RETIRED.

The Mono County Bank suspended January 14, 1886, and immediately afterwards paid all the creditors and met all its liabilities in full. We are unable to give the particulars of the cause and manner of the suspension of this bank, as under the law creating this Commission, when a bank suspends the power of the Commission to interfere in its affairs practically ceases. We know that the depreciation of property and of all sorts of securities in Bodie, where the bank was located, occasioned ruinous losses. We have heard of other causes also, but only by general rumor, and not in such a definite and reliable way as to warrant us in giving them to the public.

## CONDITION OF THE BANKS.

There are now seventy-four commercial banks and twenty-two savings banks, a total of ninety-six banks under the charge of this Commission. In the appendix will be found our report in full, showing the condition of each bank separately, up to date, under one head. The report for each bank comprises the two semi-annual sworn statements of the officers of the bank as now on file in this office, the examinations made by us of such banks, and in case of savings banks the statistical information furnished by each of them, closing with our remarks on the location and surroundings of each of the country banks, where they furnished us with sufficient data to enable us to do so. We think that this way of putting all that relates to each bank in one place in our report will be found more convenient than our former way of separating the semi-annual statements and our examinations.

In the appendix will also be found the semi-annual tabular statement compiled by this Board from the reports filed in this office on the first day of January and the first day of July of this year.

## CURRENCY.

It may be of interest to state that in our examinations, as a rule, we now find much more currency than formerly in the banks. This is particularly so in the southern counties of the State. The marked change in this respect is undoubtedly owing to the large eastern emigration that for the last four years has been flowing into those counties.

The prejudice in California against the use of paper money is still very strong, but undoubtedly modified.

## SILVER.

The silver standard dollar seems every day to increase in popularity in our State. The country banks find the unabated demand for it hard to meet. Most of them receive from one to three thousand dollars a week from the sub-treasury in San Francisco, the expense of the transfer being

paid by the General Government. This rapidly goes into circulation and disappears, no one knows where, as it never returns to the banks. It seems to remain among the people, as a necessary medium of trade. We find by our investigations on this point, that it does not return to the city through the agencies of the country merchant, for they do not pay their bills in San Francisco in silver. They seldom send a dollar of silver to the city, either to liquidate their debts or purchase new goods. All this is done by drafts on the city banks, or with gold and currency sent through the Post Office or express. The only two avenues by which the silver dollar seems to find its way back to the city, is through the settlements made by the country Post Offices with the main Post Office in San Francisco, and the settlements made with the various railroad stations throughout the State and the head office in San Francisco. But through these avenues cannot be traced one fifth of the amount constantly streaming into the interior of the State through the local country banks.

There never was a proposition so unanimously unpopular with the people of California as that proposing to stop the coinage of the silver dollar.

The fight so bitterly waged by eastern money dealers against silver, has had the effect in our State of keeping our large city banks in a constant state of alarm, lest they might be caught with a depreciated currency in their vaults. The consequence is, that though disapproving of this anti-silver crusade, they are yet forced, as it were, to take part in it in a quiet way, by avoiding silver as much as it is possible. It seems plain that if the anti-silver war in the Eastern States was decidedly discouraged by our Government it would soon cease, and that there would be but little further trouble in the continued coinage of silver. In making these remarks we must not be understood as wishing to discuss the silver question, for we desire merely to state facts, and the views of the people of California.

#### CONCLUSION.

We have sought in this report to give a full and exact view of the work done by this Commission and the manner of its procedure, and in this respect we trust it will be found satisfactory, and such as to enable the Legislature to judge correctly as to how far they can add to its usefulness in the future.

We wish to extend our sincere thanks to the officers of all the banks under our supervision, for courtesies shown us during the past year.

Respectfully submitted.

WM. F. WHITE,  
W. W. MORELAND,  
A. W. POTTS,  
Bank Commissioners.

---

# APPENDIX.

---



---

SEMI-ANNUAL REPORTS  
OF THE  
SAVINGS BANKS OF CALIFORNIA.

---

[ALPHABETICALLY ARRANGED.]

---





# REPORTS OF SAVINGS BANKS.

SEMI-ANNUAL REPORT OF THE

## CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$39,931 40	Capital paid in coin .....	\$72,900 00
Miscellaneous bonds and stocks .....	13,000 00	Reserve fund and profit and	
Loans on real estate .....	416,772 92	loss .....	10,292 38
Money on hand .....	12,922 52	Due depositors .....	405,978 73
Furniture and fixtures .....	200 00	Other liabilities .....	2,349 73
Interest accrued .....	5,970 49		
Expenses and taxes .....	2,723 51		
Total resources .....	\$491,520 84	Total liabilities .....	\$491,520 84

### DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,900; the total amount actually paid in coin by stockholders for capital stock is \$72,900. The total number of shares of stock issued is 729; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson .....	79 shares.	Charles Lux .....	23 shares.
Robert F. Bunker .....	12 shares.	Charles D. Farquharson .....	29 shares.
A. C. Corbett .....	23 shares.	J. F. Cowdery .....	20 shares.
Joseph R. Wilcox .....	16 shares.	Thomas Downing .....	40 shares.
John Bain .....	18 shares.	Henry Miller .....	27 shares.
John Easton .....	18 shares.		

Total number of shares held by the Directors is .....

305 shares.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$34,264 94	\$37,730 00
Alameda .....	5,666 46	5,700 00
Totals .....	\$39,931 40	\$43,430 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$168,210 55	\$346,950 00
Fresno .....	88,007 76	175,500 00
Tulare .....	72,417 01	141,850 00
Yolo .....	36,661 00	67,000 00
Merced .....	21,830 25	51,800 00
Kern .....	14,000 00	90,000 00
Solano .....	7,696 25	10,000 00
San Mateo .....	4,000 00	14,000 00
Alameda .....	3,950 10	17,800 00
Totals .....	\$416,772 92	\$914,900 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds .....	\$20,000 00	\$13,000 00	\$10,400 00
13 coupons .....	9,100 00	.....	4,732 00
Totals .....	\$29,100 00	\$13,060 00	\$15,132 00

## SEMI-ANNUAL REPORT OF THE

## CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

DAVID FARQUHARSON President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$41,878 15	Capital paid in coin .....	\$72,900 00
Miscellaneous bonds and stocks .....	13,000 00	Reserve fund and profit and loss .....	1,888 61
Loans on real estate .....	407,750 11	Due depositors .....	442,737 62
Loans on stocks, bonds, and warrants .....	1,010 00	Other liabilities .....	5,194 27
Money on hand .....	19,950 74		
Due from banks and bankers .....	31,180 70		
Furniture and fixtures .....	200 00		
Interest accrued .....	7,750 80		
Total resources .....	\$522,720 50	Total liabilities .....	\$522,720 50

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,900; the total amount actually paid in coin by stockholders for capital stock is \$72,900. The total number of shares of stock issued is 729; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Farquharson .....	85 shares.	Chas. Lux .....	23 shares.
R. F. Bunker .....	12 shares.	C. D. Farquharson .....	29 shares.
A. C. Corbett .....	23 shares.	J. F. Cowdery .....	20 shares.
J. R. Wilcox .....	16 shares.	Thos. Downing .....	40 shares.
John Bain .....	18 shares.	H. Miller .....	27 shares.
John Easton .....	18 shares.		
Total number of shares held by the Directors is .....		311 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$34,175 65	\$37,730 00
Solano .....	7,702 50	7,750 00
Totals .....	\$41,878 15	\$45,480 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$152,987 59	\$315,945 00
Fresno .....	86,722 86	173,600 00
Tulare .....	82,712 09	161,925 00
Yolo .....	36,662 36	67,000 00
Merced .....	21,830 25	51,800 00
Kern .....	14,000 00	90,000 00
Alameda .....	8,834 96	24,300 00
San Mateo .....	4,000 00	14,000 00
Totals .....	\$407,750 11	\$898,570 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds .....	\$20,000 00	\$13,000 00	\$11,000 00
14 coupons .....	9,800 00		5,390 00
Totals .....	\$29,800 00	\$13,000 00	\$16,390 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
11 shares stock of the State Investment Insurance Company .....	\$1,100 00	\$600 00	\$1,100 00
Assignment of our own term deposit account .....	845 00	410 00	845 00
Totals .....	\$1,945 00	\$1,010 00	\$1,945 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the California Savings and Loan Society, doing business at City and County of San Francisco, on the third day of February, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$39,875 65	Capital paid up .....	\$72,900 00
Invested in stocks and bonds .....	13,000 00	Reserve fund .....	1,092 63
Loans on real estate .....	415,159 19	Due depositors .....	408,224 05
Money on hand .....	14,513 42	Interest collected .....	1,990 59
Due from banks and bankers .....	244 69	Dividends unpaid .....	507 94
Furniture, fixtures, etc. ....	200 00	Other liabilities .....	7,979 96
Expenses, taxes, etc. ....	3,768 11		
Other assets .....	5,934 11		
Total resources .....	\$492,695 17	Total liabilities .....	\$492,695 17

SAN FRANCISCO, February 4, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the California Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

DAVID FARQUHARSON, President.  
VERNON CAMPBELL, Secretary.

Subscribed and sworn to before me, this fourth day of February, 1886.

J. M. LITCHFIELD,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the California Savings and Loan Society on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886 .....	782
2. Number of deposit accounts opened during past year .....	257
3. Number of deposit accounts closed during past year .....	119
4. Amount deposited during the past year .....	\$969,563 42
5. Amount withdrawn during the past year .....	\$982,468 45
6. Amount of dividends or interest to depositors for past year .....	\$14,331 90
7. Rate per cent per annum of such dividends or interest { Term .....	4.41 per cent.
Ordinary .....	3.675 per cent.
8. Amount of dividends to stockholders for past year .....	None.
9. Rate per cent per annum of same on paid up capital .....	
10. Amount added to reserve fund during past year .....	\$10,292 38
11. Amount of gross earnings during past year .....	\$35,559 68
12. Amount of net earnings during past year .....	\$21,424 28
13. As of what date was an abstract made of balances due depositors, as shown by depositors' ledger .....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	

## SEMI-ANNUAL REPORT OF THE

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE  
MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

LANDRY C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$7,918 74	Capital paid in coin .....	\$148,475 00
United States bonds .....	264,141 72	Reserve fund and profit and loss .....	58,850 02
Loans on real estate .....	1,539,873 46	Due depositors .....	1,678,579 51
Money on hand .....	10,947 19	Other liabilities .....	13,290 95
Due from banks and bankers .....	60,600 00		
Interest accrued .....	5,090 98		
Expenses and taxes .....	10,623 39		
Total resources .....	\$1,899,195 48	Total liabilities .....	\$1,899,195 48

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$222,800; the total amount actually paid in coin by stockholders for capital stock is \$148,475. The total number of shares of stock issued is 1,294; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Le Breton .....	60 shares.	F. P. Masson .....	5 shares.
L. C. Babin .....	26 shares.	P. Fleury .....	3 shares.
G. Touchard .....	20 shares.	J. C. Sala .....	2 shares.
H. Barroilhet .....	10 shares.	A. Comte, Jr. ....	1 share.
Em. Meyer .....	10 shares.		

Total number of shares held by the Directors is ..... 137 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$7,918 74	\$9,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$66,750 00	\$125,000 00
San Francisco .....	1,457,923 46	2,500,000 00
Santa Clara .....	12,000 00	40,000 00
San Luis Obispo .....	1,500 00	10,000 00
San Mateo .....	250 00	500 00
Sonoma .....	1,450 00	6,000 00
Totals .....	\$1,539,873 46	\$2,681,500 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 per cent U. S. bonds, consols of 1907, registered.	\$270,000 00	\$264,141 72	\$332,100 00

## SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE  
MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

PAUL HUSSON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$7,911 64	Capital paid in coin	\$187,680 00
United States bonds	239,538 92	Reserve fund and profit and loss	25,072 23
Loans on real estate	1,582,188 83	Due depositors	1,727,250 53
Money on hand	17,414 96	Other liabilities	4,908 29
Due from banks and bankers	92,500 00		
Other assets	5,356 70		
Total resources	\$1,944,911 05	Total liabilities	\$1,944,911 05

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$187,680. The total number of shares of stock issued is 3,308; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Le Breton	673 shares.	A. Comte, Jr.	10 shares.
G. Touchard	50 shares.	Em. Meyer	10 shares.
Paul Husson	51 shares.	J. C. Sala	6 shares.
L. C. Babin	49 shares.	F. P. Masson	5 shares.
A. Zabaldano	32 shares.		

Total number of shares held by the Directors is 886 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$7,911 64	\$9,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$68,626 00	\$125,000 00
San Francisco .....	1,497,012 83	2,500,000 00
Santa Clara .....	12,000 00	40,000 00
San Luis Obispo .....	1,500 00	10,000 00
San Mateo .....	250 00	500 00
Sonoma .....	2,800 00	6,000 00
Totals .....	\$1,582,188 83	\$2,681,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds, Consols of 1907, registered .....	\$250,000 00	\$239,538 92	\$312,500 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of The French Savings and Loan Society, doing business at City and County of San Francisco, on the twenty-fourth day of February, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$7,920 64	Capital paid up .....	\$148,525 00
Invested in coupon bonds .....	250,000 00	Reserve fund .....	33,780 27
Loans on real estate .....	1,573,838 28	Due depositors .....	1,689,107 99
Money on hand .....	16,793 80	Interest collected .....	12,012 65
Due from banks and bankers in San Francisco .....	24,600 00	Dividends unpaid .....	1,325 15
Expenses, taxes, etc. ....	11,598 34		
Total resources .....	\$1,884,751 06	Total liabilities .....	\$1,884,751 06

SAN FRANCISCO, February 26, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of San Francisco.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the French Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. BRAND, Secretary.

Subscribed and sworn to before me, this twenty-fifth day of February, 1886.

WM. F. WHITE,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of La Société Française D'Epargnes et de Prévoyance Mutuelle on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886.....	4,455
2. Number of deposit accounts opened during past year.....	367
3. Number of deposit accounts closed during past year.....	517
4. Amount deposited during the past year.....	\$822,371 10
5. Amount withdrawn during the past year.....	\$1,005,939 42
6. Amount of dividends or interest to depositors for past year.....	\$65,217 93
7. Rate per cent per annum of such dividends or interest, ordinary.....	3.98 per cent.
8. Amount of dividends to stockholders for past year.....	\$7,375 64
9. Rate per cent per annum of same on paid up capital.....	4.97½ per cent.
10. Amount added to reserve fund during past year.....	\$3,476 11
11. Amount of gross earnings during past year.....	\$105,612 74
12. Amount of net earnings during past year.....	\$73,412 56
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

## SEMI-ANNUAL REPORT OF THE

## FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 18, 1884.]

*Showing the Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours — A. M. to — P. M.)

M. J. DONAHOO, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,747 83	Capital paid in coin .....	\$31,687 50
County warrants .....	1,917 90	Due depositors .....	33,417 74
Loans on real estate .....	40,009 83	Dividends unpaid .....	3,974 60
Money on hand .....	9,137 57		
Due from banks and bankers .....	1,880 31		
Furniture and fixtures .....	1,293 60		
Expenses and taxes .....	1,018 30		
Other assets .....	74 50		.
Total resources .....	\$69,079 84	Total liabilities .....	\$69,079 84

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$84,500; the total amount actually paid in coin by stockholders for capital stock is \$31,687 50. The total number of shares of stock issued is 845; the amount paid up on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows:

M. J. Donahoo .....	80 shares.	J. R. White .....	105 shares.
A. M. Clark .....	80 shares.	W. T. Oden .....	20 shares.
W. H. McKenzie .....	80 shares.		

Total number of shares held by the Directors is.....365 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$40,009 83	\$85,900 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$1,976 39	\$1,917 90	\$1,917 90

## SEMI-ANNUAL REPORT OF THE

## FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 24, 1884.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

J. G. JAMES, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,764 83	Capital paid in coin .....	\$51,000 00
County warrants .....	330 95	Due depositors .....	50,092 32
Loans on real estate .....	74,636 31	Other liabilities .....	3,233 77
Loans on personal security (including overdrafts) .....	5 67		
Money on hand .....	10,421 91		
Due from banks and bankers .....	1,565 63		
Furniture and fixtures .....	1,563 60		
Expenses and taxes .....	2,037 19		
Total resources .....	\$104,326 09	Total liabilities .....	\$104,326 09

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$51,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$51.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. James .....	560 shares.	J. A. Ewing .....	40 shares.
A. M. Clark .....	80 shares.	P. D. Wigginton .....	23 shares.
J. R. White .....	165 shares.		

Total number of shares held by the Directors is ..... 868 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Fresno .....	\$74,636 31

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County warrants .....	\$300 00	\$330 95	\$330 95



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Fresno Loan and Savings Bank, doing business at Fresno, County of Fresno, on the seventh day of January, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,764 83	Capital paid up .....	\$31,687 50
Invested in warrants .....	1,917 90	Due depositors .....	33,284 38
Loans on real estate .....	40,350 33	Interest collected .....	1,751 89
Money on hand .....	6,048 50	Rents, exchange, etc. ....	2,336 90
Due from banks and bankers ..	4,567 69		
Furniture, fixtures, etc. ....	1,293 60		
Expenses, taxes, etc. ....	1,117 82		
Total resources .....	\$69,060 67	Total liabilities .....	\$69,060 67

FRESNO, January 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Fresno. } ss.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Fresno Loan and Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ALFRED D. BOSLEY,  
Assistant Cashier.

Subscribed and sworn to before me, this eighth day of January, 1886.

WM. F. WHITE,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the Fresno Loan and Savings Bank on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886 .....	150
2. Number of deposit accounts opened during past year .....	240
3. Number of deposit accounts closed during past year .....	90
4. Amount deposited during the past year .....	\$26,638 66
5. Amount withdrawn during the past year .....	\$24,097 73
6. Amount of dividends or interest to depositors for past year .....	\$203 49
7. Rate per cent per annum of such dividends or interest { Term .....	6 per cent.
8. Amount of dividends to stockholders for past year .....	None.
9. Rate per cent per annum of same on paid up capital .....	None.
10. Amount added to reserve fund during past year .....	None.
11. Amount of gross earnings during past year .....	\$4,494 60
12. Amount of net earnings during past year .....	\$3,381 80
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger .....	Every day.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.

## REMARKS ON LOCATION.

The Fresno Loan and Savings Bank is located in Fresno. On this locality we have already commented. The bank is almost entirely new, and its projectors seem determined to make it a success, and have reason to hope that their expectations will be realized.



## SEMI-ANNUAL REPORT OF THE

## GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated March 10, 1868.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

L. GOTTIG, President.

(Office hours: 9 A. M. to 3 P. M.)

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$60,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt...	272,366 59	Reserve fund and profit and loss .....	214,752 44
United States bonds .....	1,400,000 00	Due depositors .....	12,716,053 72
Miscellaneous bonds .....	620,500 00		
Loans on real estate .....	7,258,346 45		
Loans on stocks and bonds ..	3,230,450 00		
Money on hand .....	388,643 12		
Furniture and fixtures .....	500 00		
Total resources .....	\$13,230,806 16	Total liabilities .....	\$13,230,806 16

## DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig .....	10 shares.	N. Van Bergen .....	6 shares.
Ed. Kruse .....	10 shares.	Ign. Steinhart .....	5 shares.
Geo. H. Eggers .....	10 shares.	A. E. Hecht .....	3 shares.
F. Roeding .....	10 shares.	Chas. Kohler .....	2 shares.
O. Schoeman .....	10 shares.		

Total number of shares held by the Directors is .....

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$213,403 64	\$250,000 00
Alameda .....	50,006 22	52,000 00
San Mateo .....	8,956 73	9,000 00
Totals .....	\$272,366 59	\$311,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$5,687,181 45	\$13,000,000 00
Alameda .....	551,365 00	1,200,000 00
Butte .....	244,500 00	800,000 00
Tehama .....	176,000 00	450,000 00
Colusa .....	93,000 00	210,000 00
Fresno .....	88,000 00	230,000 00
San Joaquin .....	75,000 00	210,000 00
Solano .....	51,000 00	125,000 00
Marin .....	48,272 00	325,000 00
Contra Costa .....	47,000 00	170,000 00
Stanislaus .....	41,000 00	90,000 00
Napa .....	40,000 00	98,000 00
Sonoma .....	37,500 00	100,000 00
Santa Clara .....	37,000 00	65,000 00
Monterey .....	30,000 00	90,000 00
San Mateo .....	11,528 00	50,000 00
Totals .....	\$7,258,346 45	\$17,213,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3 per cent registered bonds .....	\$1,300,000 00	\$1,300,000 00	\$1,342,000 00
United States 4 per cent coupon bonds .....	100,000 00	100,000 00	123,000 00
San Francisco City bonds .....	12,500 00	12,500 00	13,000 00
Sonoma County bonds .....	46,000 00	46,000 00	48,000 00
Sutter County bonds .....	11,000 00	11,000 00	11,500 00
City of Portland, Oregon, bonds .....	100,000 00	100,000 00	102,000 00
Territory of New Mexico bonds .....	50,000 00	50,000 00	52,000 00
Alameda County bonds .....	15,000 00	15,000 00	16,000 00
City of Stockton bonds .....	156,000 00	156,000 00	162,000 00
City of San Diego bonds .....	40,000 00	40,000 00	41,000 00
Santa Cruz County bonds .....	190,000 00	190,000 00	192,000 00
Totals .....	\$2,020,500 00	\$2,020,500 00	\$2,102,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Southern Pacific Railroad bonds .....	\$943,000 00	\$680,500 00	\$970,000 00
Market Street Cable Railroad bonds .....	1,353,000 00	1,242,750 00	1,600,000 00
Northern Pacific of California Railroad bonds .....	280,000 00	250,000 00	300,000 00
Miscellaneous county bonds .....	437,100 00	400,600 00	460,000 00
Spring Valley Water Company bonds .....	132,000 00	108,500 00	150,000 00
Territory of Arizona bonds .....	290,000 00	147,000 00	310,000 00
United States bonds .....	13,000 00	13,000 00	16,000 00
Connecticut State bonds .....	5,000 00	5,000 00	5,500 00
California State Controller's warrants .....	16,600 00	15,000 00	16,600 00
Sundry city street railway shares—3,150 .....	315,000 00	164,000 00	260,000 00
San Francisco Gaslight Company shares—5,275 .....	527,500 00	193,200 00	280,000 00
Spring Valley Water Company shares—345 .....	34,500 00	10,900 00	30,000 00
Totals .....	\$4,346,700 00	\$3,230,450 00	\$4,398,100 00

## SEMI-ANNUAL REPORT OF THE

## GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$60,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt ..	248,716 96	Reserve fund and profit and loss .....	220,926 79
United States bonds .....	480,000 00	Due depositors .....	13,252,777 91
Miscellaneous bonds .....	1,101,500 00	Other liabilities .....	52,761 66
Loans on real estate .....	7,334,230 48		
Loans on stocks and bonds ..	3,648,300 00		
Money on hand .....	753,218 92		
Due from banks and bankers ..	200,000 00		
Furniture and fixtures .....	500 00		
Total resources .....	\$13,826,466 36	Total liabilities .....	\$13,826,466 36

## DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig .....	10 shares.	N. Van Bergen .....	6 shares.
E. Kruse .....	10 shares.	I. Steinhart .....	5 shares.
G. H. Eggers .....	10 shares.	A. E. Hecht .....	3 shares.
F. Roeding .....	10 shares.	C. Kohler .....	2 shares.
O. Schoeman .....	10 shares.		

Total number of shares held by the Directors is ..... 66 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$190,506 24	\$200,000 00
Alameda .....	49,228 99	51,000 00
San Mateo .....	8,981 73	9,000 00
Totals .....	\$248,716 96	\$260,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$5,719,648 48	\$13,000,000 00
Alameda .....	521,032 00	1,100,000 00
Butte .....	244,500 00	800,000 00
Tehama .....	185,000 00	470,000 00
Fresno .....	90,500 00	240,000 00
Colusa .....	84,624 00	210,000 00
San Joaquin .....	80,000 00	210,000 00
Contra Costa .....	65,000 00	210,000 00
Sonoma .....	59,500 00	160,000 00
Napa .....	51,000 00	125,000 00
Marin .....	48,009 00	330,000 00
Solano .....	46,000 00	120,000 00
Stanislaus .....	41,000 00	90,000 00
Santa Clara .....	38,000 00	65,000 00
Monterey .....	30,000 00	90,000 00
Santa Cruz .....	20,000 00	40,000 00
San Mateo .....	10,417 00	50,000 00
Totals .....	\$7,334,230 48	\$17,310,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States registered bonds, $4\frac{1}{2}$ per cent. ....	\$450,000 00	\$480,000 00	\$500,000 00
Miscellaneous county bonds .....	607,500 00	611,500 00	619,000 00
Territory of New Mexico bonds .....	50,000 00	51,000 00	52,000 00
Southern Pacific Railroad bonds .....	198,000 00	204,000 00	210,000 00
Northern Pacific Railroad bonds .....	100,000 00	110,000 00	113,000 00
Market Street Cable Road bonds, San Francisco ..	105,000 00	125,000 00	130,000 00
Totals .....	\$1,510,500 00	\$1,581,500 00	\$1,624,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds .....	\$36,000 00	\$36,000 00	\$45,000 00
Miscellaneous county bonds .....	314,700 00	285,500 00	330,000 00
Spring Valley Water Company bonds .....	167,000 00	142,000 00	210,000 00
Territory of Arizona bonds .....	260,000 00	130,000 00	270,000 00
Southern Pacific Railroad of Arizona bonds ..	1,400,000 00	1,000,000 00	1,450,000 00
Galveston, Harrisburg, and San Antonio Railroad bonds .....	617,000 00	475,000 00	640,000 00
Southern Pacific Railroad of California bonds ..	303,000 00	224,000 00	320,000 00
Northern Pacific Railroad of California bonds ..	280,000 00	250,000 00	315,000 00
Market Street Cable Railroad of California bonds ..	515,000 00	515,000 00	640,000 00
5,325 shares San Francisco Gaslight Company ..	\$532,500 00	\$208,500 00	\$260,000 00
3,300 shares sundry city street and cable railroads .....	330,000 00	185,000 00	286,000 00
4,375 shares incorporated Banks of State of California .....	437,500 00	160,000 00	240,000 00
573 shares Spring Valley Water Company .....	57,300 00	37,300 00	55,000 00
Totals .....	\$5,250,000 00	\$3,648,300 00	\$5,061,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the German Savings and Loan Society, doing business at City and County of San Francisco, on the ninth day of March, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$60,000 00	Capital paid up .....	\$300,000 00
Other real estate .....	294,521 74	Reserve fund .....	160,000 00
Invested in stocks and bonds, par value .....	2,170,500 00	Due depositors .....	12,662,625 27
Loans on real estate .....	7,124,072 20	Interest collected .....	125,507 47
Loans on stocks and bonds .....	2,869,430 00	Rents, exchange, etc. ....	702 35
Money on hand .....	373,874 47	Dividends unpaid .....	100 00
Due from banks and bankers in San Francisco .....	350,000 00	Profit and loss .....	23,000 00
Furniture, fixtures, etc. ....	500 00	Other liabilities .....	263 28
Expenses, taxes, etc. ....	7,157 15	Contingent fund .....	54,630 02
Other assets .....	76,772 83		
Total resources .....	\$13,326,828 39	Total liabilities .....	\$13,326,828 39

SAN FRANCISCO, March 15, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of San Francisco. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the German Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. GOTTIG, President.  
F. ROEDING, Cashier.

Subscribed and sworn to before me, this tenth day of March, 1886.

J. E. FARNUM,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the German Savings and Loan Society on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886 .....	14,947
2. Number of deposit accounts opened during past year .....	3,048
3. Number of deposit accounts closed during past year .....	2,261
4. Amount deposited during the past year .....	\$6,555,425 96
5. Amount withdrawn during the past year .....	\$5,763,642 63
6. Amount of dividends or interest to depositors for past year .....	\$464,065 58
7. Rate per cent per annum of such dividends or interest { Term .....	4 1/2 per cent.
Ordinary .....	3 3/4 per cent.
8. Amount of dividends to stockholders for past year .....	\$40,000 00
9. Rate per cent per annum of same on paid up capital .....	1 1/2 per cent.
10. Amount added to reserve fund during past year .....	\$20,000 00
11. Amount of gross earnings during past year .....	\$671,885 92
12. Amount of net earnings during past year .....	\$526,406 24
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger .....	July 1, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.



## SEMI-ANNUAL REPORT OF THE

## HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

MYLES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$200,000 00	Reserve fund and profit and loss .....	\$1,491,025 21
Real estate taken for debt .....	410,976 14	Due depositors .....	19,476,413 54
United States bonds .....	9,382,594 32		
Loans on real estate .....	10,475,167 13		
Money on hand .....	303,654 82		
Interest accrued .....	123,963 30		
Taxes .....	71,083 04		
Total resources .....	\$20,967,438 75	Total liabilities .....	\$20,967,438 75

## DETAILS.

This bank has no capital stock. The names of the Directors are as follows: M. D. Sweeney, C. D. O'Sullivan, R. J. Tobin, Gustave Touchard, M. J. O'Connor, J. A. Donohoe, D. J. Oliver, and Richard Tobin.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$53,677 54	\$53,677 54
Marin .....	6,094 74	6,094 74
San Mateo .....	2,250 86	2,250 86
Santa Clara .....	2,342 13	2,342 13
San Francisco .....	346,610 87	346,610 87
Totals .....	\$410,976 14	\$410,976 14

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$275,383 99	\$17,458,611 88
Marin .....	85,958 99	
Napa .....	24,657 14	
San Mateo .....	98,219 40	
Santa Clara .....	36,240 79	
Solano .....	14,942 86	
Sonoma .....	2,000 00	
Yolo .....	5,000 00	\$17,458,611 88
San Francisco .....	9,932,763 96	
Totals .....	\$10,475,167 13	



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, currency 6's .....	\$800,000 00	\$956,709 25	\$1,059,762 50
United States bonds, 4's, 1907 .....	7,710,000 00	8,425,885 07	9,406,200 00
Totals .....	\$8,510,000 00	\$9,382,594 32	\$10,465,962 50

## SEMI-ANNUAL REPORT OF THE

## HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859. Reincorporated August 30, 1864.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

MYLES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$200,000 00	Reserve fund and profit and loss .....	\$1,510,977 72
Real estate taken for debt .....	330,966 10	Due depositors .....	19,797,404 07
United States bonds .....	10,071,769 14		
Loans on real estate .....	10,065,490 41		
Money on hand .....	416,757 81		
Checks and other cash items .....	87,916 63		
Interest accrued .....	135,481 70		
Total resources .....	\$21,308,381 79	Total liabilities .....	\$21,308,381 79

## DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Myles D. Sweeney, C. D. O'Sullivan, R. J. Tobin, Gustave Touchard, M. J. O'Connor, Jos. A. Donohoe, Richard Tobin, J. R. Kelly, P. J. Donohoe.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$43,761 13	\$43,761 13
Marin .....	5,000 00	5,000 00
San Mateo .....	2,000 00	2,000 00
Santa Clara .....	2,342 13	2,342 13
San Francisco .....	277,862 84	277,862 84
Totals .....	\$330,966 10	\$330,966 10

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$307,774 92	\$16,775,817 35
Marin .....	86,527 92	
Napa .....	25,557 00	
San Mateo .....	201,601 80	
Santa Clara .....	36,240 22	
Solano .....	14,273 00	
Sonoma .....	2,000 00	
Yolo .....	5,000 00	
San Francisco .....	9,386,515 55	
Totals .....	\$10,065,490 41	\$16,775,817 35

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, as follows:			
Currency, 6's .....	\$800,000 00	\$950,440 88	\$1,067,275 00
4½'s of 1891 .....	53,500 00	60,187 32	59,786 25
4's of 1907 .....	8,230,000 00	9,061,140 94	10,359,512 50
Totals .....	\$9,083,500 00	\$10,071,769 14	\$11,486,573 75

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Hibernia Savings and Loan Society, doing business at City and County of San Francisco, on the twenty-seventh day of March, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$200,000 00	Reserve fund .....	\$1,491,037 52
Other real estate .....	378,757 77	Due depositors .....	19,209,408 84
Invested in United States		Interest collected .....	158,994 91
bonds (cost) .....	9,443,213 32	Rents, exchange, etc. ....	1,222 40
Loans on real estate .....	10,472,131 55	Other liabilities .....	7,947 38
Money on hand .....	262,314 58		
Expenses, taxes, etc. ....	82,770 03		
Other assets .....	29,423 80		
Total resources .....	\$20,868,611 05	Total liabilities .....	\$20,868,611 05

SAN FRANCISCO, April 2, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Hibernia Savings and Loan Society, the character and value of

its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

MYLES D. SWEENEY, President.  
ROBERT J. TOBIN, Secretary.  
ROBERT RAY, Ass't Secretary.

Subscribed and sworn to before me, this twenty-ninth day of March, 1886.

WM. F. WHITE,  
Bank Commissioner.

### STATISTICAL INFORMATION

*Supplementary to the report of the Hibernia Savings and Loan Society on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886.....	29,432
2. Number of deposit accounts opened during past year.....	8,441
3. Number of deposit accounts closed during past year.....	7,934
4. Amount deposited during the past year .....	\$6,777,283 47
5. Amount withdrawn during the past year.....	\$7,888,786 25
6. Amount of dividends or interest to depositors for past year.....	\$701,275 14
7. Rate per cent per annum of such dividends or interest—Uniform rate to depositors.....	3.82½ per cent.
8. Amount of dividends to stockholders for past year .....	No stockholders.
9. Rate per cent per annum of same on paid up capital.....	No capital.
10. Amount added to reserve fund during past year.....	\$173,198 19
11. Amount of gross earnings during past year.....	\$943,975 10
12. Amount of net earnings during past year.....	\$796,118 06
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	July 1, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same time.....	-----

SEMI-ANNUAL REPORT OF THE  
HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$73,105 89	Capital paid in coin .....	\$80,000 00
Real estate taken for debt .....	9,552 81	Reserve fund and profit and	
United States bonds .....	64,382 76	loss .....	56,596 04
Miscellaneous bonds and		Due depositors .....	2,031,324 75
stocks .....	68,625 00	Other liabilities .....	16,049 41
Loans on real estate .....	1,903,245 25		
Loans on stocks, bonds, and			
warrants .....	500 00		
Loans on other securities (pass			
books) .....	19,320 00		
Money on hand .....	17,572 22		
Due from banks and bankers .....	27,666 27		
Total resources .....	\$2,183,970 20	Total liabilities .....	\$2,183,970 20

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

Adolph C. Weber .....	7 shares.	W. J. Lowry .....	4 shares.
H. Luchsinger .....	4 shares.	A. H. Ryhiner .....	5 shares.
W. S. Keyes .....	9 shares.		

Total number of shares held by the Directors is .....

29 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$9,552 81	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$1,318,146 34	\$4,000,000 00
Alameda .....	220,113 12	
San Joaquin .....	140,093 02	
Santa Clara .....	61,631 25	
Solano .....	58,433 34	
Marin .....	29,540 00	
Stanislaus .....	14,700 00	
Napa .....	11,890 00	
Monterey .....	17,000 00	
San Mateo .....	10,937 65	
Contra Costa .....	8,593 30	
San Luis Obispo .....	7,573 38	\$4,000,000 00
Santa Cruz .....	4,593 85	
Totals .....	\$1,903,245 25	\$4,000,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered bonds.....	\$60,000 00	\$64,382 76	\$73,800 00
First mortgage bonds Spring Valley Water-works.....	30,000 00	34,425 00	36,600 00
First mortgage bonds Market-Street Railroad Company.....	30,000 00	34,200 00	36,000 00
Totals.....	\$120,000 00	\$133,007 76	\$146,400 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10,000 first mortgage bonds Southern Pacific Railroad Company.....	\$10,000 00	\$500 00	\$10,400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society.....	\$19,320 00	\$34,869 28

## SEMI-ANNUAL REPORT OF THE

## HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

ADOLPH C. WEBER, President.

ERNEST BRAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$73,105 89	Capital paid in coin.....	\$80,000 00
United States bonds.....	63,182 76	Reserve fund and profit and loss.....	57,596 04
Miscellaneous bonds and stocks.....	185,092 92	Due depositors.....	2,202,202 11
Loans on real estate.....	1,973,875 23	Other liabilities.....	30,238 53
Loans on other securities (pass-books).....	25,100 00		
Money on hand.....	20,433 96		
Due from banks and bankers.....	29,245 92		
Total resources.....	\$2,370,036 68	Total liabilities.....	\$2,370,036 68

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$80,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.



The names of the Directors, and number of shares of stock held by each, are as follows :

A. C. Weber .....	7 shares.	W. J. Lowry .....	4 shares.
H. Luchsinger .....	4 shares.	A. H. Ryhiner .....	5 shares.
W. S. Keyes .....	9 shares.		

Total number of shares held by the Directors is .....29 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$1,285,613 52	\$4,000,000 00
Alameda .....	240,339 72	
San Joaquin .....	145,713 12	
Napa .....	35,665 40	
San Mateo .....	12,186 25	
Santa Cruz .....	41,800 00	
Contra Costa .....	10,760 00	
San Luis Obispo .....	7,016 80	
Monterey .....	17,680 00	
Santa Clara .....	61,112 50	
Solano .....	60,766 67	
Stanislaus .....	14,700 00	
Marin .....	40,521 25	
Totals .....	\$1,973,875 23	\$4,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent bonds, registered..	\$60,000 00	\$63,182 76	\$75,600 00
First mortgage bonds of Spring Valley Water-works .....	30,000 00	33,525 00	37,500 00
First mortgage bonds of Market Street Cable Road Company .....	55,000 00	65,010 42	70,950 00
First mortgage bonds of Southern Pacific Railroad of California .....	82,000 00	86,557 50	88,560 00
Totals .....	\$227,000 00	\$248,275 68	\$272,610 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society .....	\$25,100 00	\$31,000 00



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Humboldt Savings and Loan Society, doing business at City and County of San Francisco, on the twenty-ninth day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$73,105 89	Capital paid up .....	\$80,000 00
Other real estate .....	1,052 81	Reserve fund .....	56,596 04
Invested in stocks and bonds .....	248,275 68	Due depositors .....	2,099,441 69
Loans on real estate .....	1,915,335 15	Interest collected .....	51,817 11
Loans on other securities .....	26,500 00	Rents, exchange, etc. ....	3,188 10
Money on hand .....	17,740 33	Dividends unpaid .....	360 00
Due from banks and bankers .....	14,127 22	Other liabilities .....	12,428 04
Expenses, taxes, etc. ....	7,693 90		
<b>Total resources .....</b>	<b>\$2,303,830 98</b>	<b>Total liabilities .....</b>	<b>\$2,303,830 98</b>

SAN FRANCISCO, June 2, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
J. M. LITCHFIELD,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA,  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Humboldt Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ADOLPH G. WEBER, President.  
ERNEST BRAND, Cashier.

Subscribed and sworn to before me, this first day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the Humboldt Savings and Loan Society on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886.....	2,997
2. Number of deposit accounts opened during past year.....	487
3. Number of deposit accounts closed during past year.....	281
4. Amount deposited during the past year.....	\$1,212,332 55
5. Amount withdrawn during the past year.....	\$1,095,641 74
6. Amount of dividends or interest to depositors for past year.....	84,048 26
7. Rate per cent per annum of such dividends or interest.....	5 per cent.
	4 per cent.
8. Amount of dividends to stockholders for past year.....	\$8,000 00
9. Rate per cent per annum of same on paid up capital.....	10 per cent.
10. Amount added to reserve fund during past year.....	\$2,000 00
11. Amount of gross earnings during past year.....	\$138,998 12
12. Amount of net earnings during past year.....	\$87,578 72
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

## SEMI-ANNUAL REPORT OF THE

## LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

L. C. GOODWIN, President.

J. V. WACHTEL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$147,370 00	Capital paid in coin.....	\$25,000 00
Money on hand.....	4,490 90	Reserve fund and profit and	
Checks and other cash items.....	96 32	loss.....	8,553 35
Due from banks and bankers.....	7,180 44	Due depositors.....	139,758 29
Furniture and fixtures.....	3,582 27		
Interest accrued.....	2,301 70		
Expenses and taxes.....	8,290 01		
Total resources.....	\$173,311 64	Total liabilities.....	\$173,311 64

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman.....	451 shares.	L. C. Goodwin.....	50 shares.
John E. Plater.....	200 shares.	R. S. Baker.....	50 shares.
J. A. Paxton.....	100 shares.		

Total number of shares held by the Directors is..... 851 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$147,370 00	\$353,688 00

## SEMI-ANNUAL REPORT OF THE

## LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

L. C. GOODWIN, President.

(Office hours: — A. M. to — P. M.)

J. V. WACHTEL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$176,906 17	Capital paid in coin.....	\$25,000 00
Money on hand.....	1,371 35	Reserve fund, and profit and	
Checks, and other cash items.....	76 77	loss.....	8,600 40
Due from banks and bankers.....	24,213 01	Due depositors.....	180,293 67
Furniture and fixtures.....	3,582 27		
Expenses and taxes.....	7,747 50		
Total resources.....	\$213,897 07	Total liabilities.....	\$213,897 07

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaiah W. Hellman.....	451 shares.	L. C. Goodwin.....	50 shares.
J. E. Plater.....	200 shares.	R. S. Baker.....	50 shares.
J. A. Paxton.....	100 shares.		

Total number of shares held by the Directors is ..... 851 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$176,906 17	\$424,560 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Los Angeles Savings Bank, doing business at City and County of Los Angeles, on the sixth day of November, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$123,275 00	Capital paid up.....	\$25,000 00
Money on hand.....	3,027 90	Due depositors.....	127,857 30
Due from banks and bankers.....	20,501 07	Interest collected.....	3,847 77
Furniture, fixtures, etc.....	3,582 27		
Expenses, taxes, etc.....	6,318 83		
Total resources.....	\$156,705 07	Total liabilities.....	\$156,705 07

LOS ANGELES, November 7, 1885.

*To the Hon. F. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Los Angeles. } ss.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Los Angeles Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. C. GOODWIN, President.  
J. V. WACHTEL, Secretary.

Subscribed and sworn to before me, this sixth day of November, 1885.

WM. F. WHITE,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the Los Angeles Savings Bank of Los Angeles, California, on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886.....	462
2. Number of deposit accounts opened during past year.....	535
3. Number of deposit accounts closed during past year.....	355
4. Amount deposited during the past year.....	\$172,971 68
5. Amount withdrawn during the past year.....	\$129,364 17
6. Amount of dividends or interest to depositors for past year.....	\$3,832 45
7. Rate per cent per annum of such dividends or interest.....	5 per cent.
	3 per cent.
8. Amount of dividends to stockholders for past year.....	None.
9. Rate per cent per annum of same on paid up capital.....	Nothing.
10. Amount added to reserve fund during past year.....	Nothing.
11. Amount of gross earnings during past year.....	\$14,517 23
12. Amount of net earnings during past year.....	\$263 34
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 20, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	Nothing.

SEMI-ANNUAL REPORT OF THE  
BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$5,325 88	Reserve fund and profit and loss .....	\$15,352 42
Loans on real estate .....	268,323 52	Due depositors .....	278,512 96
Money on hand .....	10,899 78		
Due from banks and bankers .....	8,316 20		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$293,865 38	Total liabilities .....	\$293,865 38

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, C. W. Denslow, Ruel Stickney, Jerome B. Ford, James Townsend, Augustus Heeser, Wm. Heeser.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$5,325 88	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$238,075 72	\$430,000 00
Alameda .....	16,123 60	40,000 00
Humboldt .....	14,122 59	30,000 00
Totals .....	\$268,321 91	\$500,000 00

SEMI-ANNUAL REPORT OF THE  
BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$5,924 52	Reserve fund and profit and loss .....	\$13,814 78
Loans on real estate .....	281,991 82	Due depositors .....	287,686 84
Loans on personal security (including overdrafts) .....	1 61		
Money on hand .....	8,995 97		
Due from banks and bankers .....	3,587 70		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$301,501 62	Total liabilities .....	\$301,501 62

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, J. B. Ford, J. Townsend, Ruel Stickney, C. W. Denslow, A. Heeser, Wm. Heeser.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$5,924 52	\$7,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$16,450 68	\$35,000 00
Humboldt .....	14,893 87	30,000 00
Mendocino .....	250,647 27	450,000 00
Totals .....	\$281,991 82	\$515,000 00



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Mendocino, doing business at Mendocino, County of Mendocino, on the fifteenth day of August, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$8,807 63	Reserve fund .....	\$11,304 73
Loans on real estate .....	271,677 87	Due depositors .....	278,120 43
Money on hand .....	10,511 33	Due banks and bankers .....	11,661 65
Due from banks and bankers .....	11,542 09	Interest collected .....	15 73
Furniture, fixtures, etc. ....	1,000 00	Rents, exchange, etc. ....	27 50
Expenses, taxes, etc. ....	5 56	Profit and loss .....	2,414 44
Total resources .....	\$303,544 48	Total liabilities .....	\$303,544 48

MENDOCINO, August 19, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Mendocino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Mendocino, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. HEESER.  
A. HEESER.  
C. W. DENSLOW.  
EUGENE BROWN.

Subscribed and sworn to before me, this seventeenth day of August, 1885.

WM. F. WHITE,  
Bank Commissioner.

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Mendocino, doing business at Mendocino, County of Mendocino, on the twenty-third day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$5,924 52	Reserve fund .....	\$11,643 26
Loans on real estate .....	276,042 99	Due depositors .....	280,796 52
Money on hand .....	6,997 45	Due banks and bankers .....	2,813 88
Due from banks and bankers .....	6,154 71	Interest collected .....	3,812 07
Furniture, fixtures, etc. ....	1,000 00	Rent, exchange, etc. ....	45 30
Expenses, taxes, etc. ....	2,847 45		
Other assets .....	143 91		
Total resources .....	\$299,111 03	Total liabilities .....	\$299,111 03

MENDOCINO, June 24, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of Mendocino. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Mendocino, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EUGENE BROWN, President.  
WM. HEESER, Cashier.

Subscribed and sworn to before me, this twenty-third day of June, 1886.

J. M. LITCHFIELD,  
Bank Commissioner.

### STATISTICAL INFORMATION

*Supplementary to the report of the Bank of Mendocino on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886.....	449
2. Number of deposit accounts opened during past year.....	106
3. Number of deposit accounts closed during past year.....	135
4. Amount deposited during the past year, including dividends credited..	\$133,007 24
5. Amount withdrawn during the past year.....	\$152,932 84
6. Amount of dividends or interest to depositors for past year.....	\$13,681 98
7. Rate per cent per annum of such dividends or interest—Ordinary.....	5 per cent.
8. Amount of dividends to stockholders for past year.....	No stock.
9. Rate per cent per annum of same on paid up capital.....	-----
10. Amount added to reserve fund during past year.....	\$704 72
11. Amount of gross earnings during past year.....	\$21,366 04
12. Amount of net earnings during past year.....	\$12,070 38
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	\$0 10

SEMI-ANNUAL REPORT OF THE  
MERCED SECURITY SAVINGS BANK—MERCED.

[Incorporated March 11, 1875.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

GEORGE H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,362 91	Capital paid in coin .....	\$60,000 00
Real estate taken for debt .....	432 43	Reserve fund and profit and	
County warrants .....	1,710 53	loss .....	16,504 09
Loans on real estate .....	293,712 11	Due depositors .....	350,050 85
Loans on other securities (grain, etc.) .....	25,308 80		
Money on hand .....	28,911 73		
Checks and other cash items .....	434 65		
Due from banks and bankers .....	55,151 15		
Furniture and fixtures .....	2,197 31		
Interest accrued .....	8,217 29		
Other assets .....	116 03		
Total resources .....	\$426,554 94	Total liabilities .....	\$426,554 94

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. A. Aldrich .....	820 shares.	C. H. Huffman .....	100 shares.
A. A. Smith .....	140 shares.	L. R. Fancher .....	63 shares.
G. H. Fancher .....	300 shares.	H. N. Rucker .....	5 shares.
J. K. Law .....	20 shares.		

Total number of shares held by the Directors is.....1,448 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced .....	\$432 43	\$432 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$235,412 11	
Mariposa .....	2,250 00	
Stanislaus .....	7,000 00	\$413,004 00
Fresno and Tulare .....	1,250 00	
Tulare .....	24,250 00	
Fresno .....	23,550 00	
Totals .....	\$293,712 11	\$413,004 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Merced County warrants.....	\$1,710 53	\$1,710 53

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wheat.....	\$14,272 13	\$17,575 00
Warehouse receipts on wool.....	9,000 00	12,000 00
Warehouse receipts on corn.....	200 00	1,000 00
Deposit this bank.....	1,836 67	1,836 67
Totals.....	\$25,308 80	\$32,411 67

## SEMI-ANNUAL REPORT OF THE

## MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

G. H. FANCHER, President.

(Office hours: — A. M. to — P. M.)

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,371 56	Capital paid in coin.....	\$60,000 00
Real estate taken for debt.....	15,130 66	Reserve fund and profit and loss.....	19,542 14
County warrants.....	83 75	Due depositors.....	306,441 17
Loans on real estate.....	312,817 15	Other liabilities.....	1,415 54
Loans on other securities (grain, etc.).....	7,916 80		
Money on hand.....	4,331 20		
Checks and other cash items.....	200 00		
Due from banks and bankers.....	34,350 42		
Furniture and fixtures.....	2,197 31		
Total resources.....	\$387,398 85	Total liabilities.....	\$387,398 85

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. A. Aldrich.....	820 shares.	J. K. Law.....	20 shares.
A. A. Smith.....	140 shares.	C. H. Huffman.....	100 shares.
G. H. Fancher.....	300 shares.	H. N. Rucker.....	5 shares.
L. R. Fancher.....	63 shares.		

Total number of shares held by the Directors is ..... 1,448 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced .....	\$432 43	\$432 43
Fresno .....	14,698 23	19,000 00
Totals .....	\$15,130 66	\$19,432 43

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$275,717 15	\$556,805 00
Mariposa .....	2,250 00	
Stanislaus .....	7,000 00	
Fresno and Tulare .....	27,850 00	
Totals .....	\$312,817 15	\$556,805 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Merced County warrants .....	\$83 75	\$83 75	\$83 75

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Coin .....	\$368 08	\$1,000 00
Bills Merced County .....	1,135 01	1,195 01
Warehouse receipts on wool .....	4,000 00	9,600 00
Warehouse receipts on wheat .....	1,310 78	2,580 00
Deposit this bank .....	1,102 93	1,102 93
Totals .....	\$7,916 80	\$15,477 94

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Merced Security Savings Bank, doing business at Merced, County of Merced, on the fifth day of January, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,362 91	Capital paid up .....	\$60,000 00
Other real estate .....	432 43	Reserve fund .....	15,125 95
Invested in stocks and bonds .....	1,710 53	Due depositors .....	314,659 79
Loans on real estate .....	286,124 24	Interest collected .....	6,555 85
Loans on other securities (grain, etc.) .....	24,676 56	Rents, exchange, etc. ....	272 81
Money on hand .....	32,205 20		
Due from banks and bankers .....	23,608 84		
Furniture, fixtures, etc. ....	2,197 31		
Expenses, taxes, etc. ....	6,641 88		
Other assets .....	8,654 50		
Total resources .....	\$396,614 40	Total liabilities .....	\$396,614 40







SEMI-ANNUAL REPORT OF THE  
OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$105,000 00	Capital paid in coin .....	\$475,000 00
Real estate taken for debt .....	67,241 57	Reserve fund and profit and loss .....	25,000 00
Miscellaneous bonds and stocks .....	729,015 18	Due depositors .....	1,921,560 26
Loans on real estate .....	1,024,761 09		
Loans on stocks, bonds, and warrants .....	101,295 59		
Loans on other securities (grain, etc.) .....	1,131 81		
Loans on personal security (including overdrafts) .....	147,566 37		
Money on hand .....	82,644 94		
Checks and other cash items .....	21,608 30		
Due from banks and bankers .....	120,595 41		
Furniture and fixtures .....	1,500 00		
Interest accrued .....	19,200 00		
Total resources .....	\$2,421,560 26	Total liabilities .....	\$2,421,560 26

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich .....	435 shares.	Israel Lawton .....	10 shares.
F. Blake .....	155 shares.	Henry Rogers .....	100 shares.
R. E. Cole .....	65 shares.	E. C. Sessions .....	100 shares.
W. E. Miller .....	200 shares.	E. A. Haines .....	625 shares.
S. Merritt .....	700 shares.		

Total number of shares held by the Directors is ..... 2,390 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$66,347 31	\$67,000 00
San Francisco .....	894 26	1,000 00
Totals .....	\$67,241 57	\$68,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$987,043 09	\$1,975,000 00
Contra Costa .....	6,300 00	13,000 00
Merced .....	3,500 00	12,000 00
Santa Clara .....	10,905 00	45,000 00
Solano .....	4,000 00	12,600 00
San Joaquin .....	2,000 00	15,000 00
Tehama .....	6,000 00	66,000 00
Tulare .....	5,013 00	11,000 00
Totals .....	\$1,024,761 09	\$2,149,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California .....	\$344,890 00	\$344,890 00	} \$700,015 18
Bonds of other solvent corporations .....	335,000 00	335,000 00	
Stock Bank of California .....	20,000 00	29,000 00	
General premium account .....		20,125 18	32,800 00
Totals .....	\$699,890 00	\$729,015 18	\$732,815 18

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc. ....	\$220,000 00	\$101,295 59	\$190,400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books .....	\$1,131 81	\$1,625 00

SEMI-ANNUAL REPORT OF THE  
OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$105,000 00	Capital paid in coin .....	\$475,000 00
Real estate taken for debt....	41,610 77	Reserve fund and profit and loss .....	25,000 00
Miscellaneous bonds and stocks .....	839,161 43	Due depositors .....	2,081,441 02
Loans on real estate.....	1,138,948 17	Other liabilities .....	11,000 00
Loans on stocks, bonds, and warrants .....	145,216 25		
Loans on other securities (grain, etc.).....	3,410 37		
Loans on personal security (including overdrafts).....	51,238 80		
Money on hand .....	69,013 04		
Checks and other cash items .....	10,577 75		
Due from banks and bankers .....	186,764 44		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$2,592,441 02	Total liabilities .....	\$2,592,441 02

DETAILS.

The amount of the capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50. The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich .....	435 shares.	W. E. Miller .....	200 shares.
F. Blake .....	242½ shares.	Sm'l Merritt .....	700 shares.
R. E. Cole .....	65 shares.	H. Rogers .....	100 shares.
E. A. Haines .....	625 shares.	E. C. Sessions .....	100 shares.
I. Lawton .....	10 shares.		
Total number of shares held by the Directors is .....		2,477½ shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$40,716 51	} \$47,750 00
San Francisco .....	894 26	
Totals .....	\$41,610 77	\$47,750 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$1,014,548 17	\$2,030,000 00
Contra Costa .....	11,300 00	25,000 00
Fresno .....	51,100 00	125,000 00
Solano .....	4,000 00	12,600 00
San Joaquin .....	2,000 00	15,000 00
Tehama .....	6,000 00	66,000 00
Tulare .....	50,000 00	125,000 00
Totals .....	\$1,138,948 17	\$2,398,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California .....	\$332,880 00	\$332,880 00	} \$843,585 18
Bonds and stocks of other solvent corporations .....	532,500 00	481,426 25	
General premium account and interest accrued .....		24,855 18	
Totals .....	\$865,380 00	\$839,161 43	\$843,585 18

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc. ....	\$231,500 00	\$145,216 25	\$231,270 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$2,500 00	\$4,200 00
Savings account pass-books .....	910 37	1,050 00
Totals .....	\$3,410 37	\$5,250 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Oakland Bank of Savings, doing business at Oakland, County of Alameda, on the fourth day of August, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises (including vaults) .....	\$105,000 00	Capital paid up .....	\$475,000 00
Other real estate .....	80,136 52	Reserve fund .....	25,000 00
Invested in stocks and bonds .....	751,349 58	Due depositors .....	1,879,194 78
Loans on real estate .....	973,357 78	Due banks and bankers .....	2,246 55
Loans on stocks and bonds .....	138,698 54	Interest collected .....	9,133 57
Loans on other securities (grain, etc.) .....	16,004 38	Rents, exchange, etc. ....	1,209 37
Loans on personal security .....	214,481 92	Dividends unpaid .....	4,502 89
Money on hand .....	84,887 13	Other liabilities, taxes .....	7,000 00
Due from banks and bankers .....	22,797 95		
Furniture, fixtures, etc. ....	1,500 00		
Expenses, taxes, etc. ....	1,459 86		
Other assets .....	13,613 50		
Total resources .....	\$2,403,287 16	Total liabilities .....	\$2,403,287 16

OAKLAND, August 6, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of Alameda. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Oakland Bank of Savings, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. C. SESSIONS, President.  
W. W. GARTHWAITE, Cashier.

Subscribed and sworn to before me, this fifth day of August, 1885.

WM. F. WHITE,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the Oakland Bank of Savings on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886 .....	2,899
2. Number of deposit accounts opened during past year .....	1,074
3. Number of deposit accounts closed during past year .....	858
4. Amount deposited during the past year .....	\$900,214 70
5. Amount withdrawn during the past year .....	\$788,210 14
6. Amount of dividends or interest to depositors for past year .....	\$64,583 18
7. Rate per cent per annum of such dividends or interest { 1st term .....	4.3 per cent.
{ 2d term .....	4.5 per cent.
8. Amount of dividends to stockholders for past year .....	\$33,250 00
9. Rate per cent per annum of same on paid up capital .....	7 per cent.
10. Amount added to reserve fund during past year .....	
11. Amount of gross earnings during past year .....	\$131,206 46
12. Amount of net earnings during past year .....	\$100,231 68
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger .....	April 1, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	\$39 00



## SEMI-ANNUAL REPORT OF THE

## PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$4,552 65	Capital paid in coin.....	\$225,237 10
Miscellaneous bonds and stocks.....	11,220 00	Reserve fund and profit and loss.....	38,390 54
Loans on real estate.....	393,600 77	Due depositors.....	180,588 77
Money on hand.....	28,848 43	Due banks and bankers.....	3,110 89
Due from banks and bankers.....	1,337 12	Other liabilities.....	3,166 35
Furniture and fixtures.....	2,479 00		
Expenses and taxes.....	8,455 68		
Total resources.....	\$450,493 65	Total liabilities.....	\$450,493 65

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the total amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman.....	42,506 shares.	G. M. Hayton.....	6,498 shares.
J. L. Huntoon.....	33,472 shares.	Wm. Johnston.....	1,056 shares.
E. J. Croly.....	4,119 shares.	E. C. Atkinson.....	221 shares.
S. Gottlieb.....	2,847 shares.		

Total number of shares held by the Directors is..... 90,719 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento.....	\$3,125 00	\$3,125 00
Colusa.....	1,427 65	1,427 65
Totals.....	\$4,552 65	\$4,552 65

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$150,263 41	\$327,160 00
Washoe, Nevada.....	70,475 00	122,700 00
Placer.....	35,271 52	86,400 00
Tehama.....	14,300 00	35,400 00
Sutter.....	14,300 00	40,000 00
Sacramento.....	75,197 86	170,000 00
El Dorado.....	6,300 00	20,430 00
Butte.....	8,000 00	20,800 00
Amador.....	8,292 98	13,500 00
Yolo.....	4,000 00	12,000 00
Solano.....	2,500 00	20,100 00
San Joaquin.....	4,700 00	8,600 00
Totals.....	\$393,600 77	\$877,090 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares stock in Odd Fellows' Hall Association, Sacramento .....	\$14,960 00	\$11,220 00	\$12,000 00

## SEMI-ANNUAL REPORT OF THE

## PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$4,552 65	Capital paid in coin .....	\$225,237 10
Miscellaneous bonds and stocks .....	11,220 00	Reserve fund and profit and loss .....	40,004 05
Loans on real estate .....	402,706 50	Due depositors .....	183,151 06
Money on hand .....	18,456 11	Other liabilities .....	3,347 06
Due from banks and bankers .....	7,418 71		
Furniture and fixtures .....	2,479 00		
Expenses and taxes .....	4,906 30		
Total resources .....	\$451,739 27	Total liabilities .....	\$451,739 27

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Beckman .....	50,332 shares.	S. Gottlieb .....	1,131 shares.
J. L. Huntoon .....	41,237 shares.	William Johnston .....	1,056 shares.
E. J. Croly .....	4,119 shares.	E. C. Atkinson .....	221 shares.
G. M. Hayton .....	6,498 shares.		

Total number of shares held by the Directors is ..... 104,594 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento .....	\$4,552 65	\$4,552 65

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$139,361 39	\$316,160 00
Washoe (Nevada) .....	75,475 00	131,900 00
Placer .....	35,271 52	86,400 00
Tehama .....	16,300 00	35,000 00
Sutter .....	18,465 00	40,000 00
Sacramento .....	99,400 59	189,000 00
El Dorado .....	5,600 00	16,430 00
Butte .....	8,000 00	20,800 00
Amador .....	7,333 00	13,500 00
Yolo .....	4,000 00	12,000 00
Solano .....	2,500 00	20,100 00
Totals .....	\$402,706 50	\$881,290 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares stock of Odd Fellows' Hall Association, Sacramento .....	\$14,960 00	\$11,220 00	\$14,960 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the People's Savings Bank, doing business at Sacramento, County of Sacramento, on the third day of March, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$4,552 65	Capital paid up .....	\$225,237 10
Invested in stocks and bonds .....	11,220 00	Reserve fund .....	16,846 87
Loans on real estate .....	397,409 46	Due depositors .....	185,841 07
Money on hand .....	21,142 99	Due banks and bankers .....	428 20
Due from banks and bankers .....	3,048 79	Interest collected .....	5,420 00
Furniture, fixtures, etc. ....	2,479 00	Rents, exchange, etc. ....	438 50
Expenses, taxes, etc. ....	1,564 95	Dividends unpaid .....	4,032 21
		Profit and loss .....	3,173 89
Total resources .....	\$441,417 84	Total liabilities .....	\$441,417 84

SACRAMENTO, March 5, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
 County of Sacramento. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the People's Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. BECKMAN, President.  
 WM. F. HUNTOON, Cashier.

Subscribed and sworn to before me, this fourth day of March, 1886.

WM. F. WHITE,  
 Bank Commissioner.

### STATISTICAL INFORMATION

*Supplementary to the Report of the People's Savings Bank, Sacramento, on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886 .....	379
2. Number of deposit accounts opened during past year .....	170
3. Number of deposit accounts closed during past year .....	191
4. Amount deposited during the past year .....	\$276,003 16
5. Amount withdrawn during the past year .....	\$330,422 01
6. Amount of dividends or interest to depositors for past year .....	\$11,233 41
7. Rate per cent per annum of such dividends or interest { Term .....	5 per cent.
8. Amount of dividends to stockholders for past year .....	\$8,954 01
9. Rate per cent per annum of same on paid up capital .....	5 per cent.
10. Amount added to reserve fund during past year .....	\$3,931 86
11. Amount of gross earnings during past year .....	\$38,796 24
12. Amount of net earnings during past year .....	\$25,493 25
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger .....	Nov. 1, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.

SEMI-ANNUAL REPORT OF  
THE SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	19,450 00	Reserve fund and profit and loss .....	8,955 20
Miscellaneous bonds and stocks .....	10,960 00	Due depositors .....	176,695 15
Loans on real estate .....	144,435 00	Other liabilities .....	88 00
Money on hand .....	3,393 35		
Due from banks and bankers .....	20,000 00		
Furniture and fixtures .....	1,000 00		
Interest accrued .....	500 00		
Total resources .....	\$205,738 35	Total liabilities .....	\$205,738 35

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Effey .....	30 shares.	F. H. Runge .....	9 shares.
P. B. Fagen .....	70 shares.	H. Willey .....	150 shares.
H. Skinner .....	115 shares.	F. Hageman .....	40 shares.
A. P. Swanton .....	24 shares.		

Total number of shares held by the Directors is ..... 438 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Santa Cruz .....	\$19,450 00	\$23,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$18,500 00	\$39,000 00
San Mateo .....	20,500 00	32,500 00
Santa Cruz .....	105,435 00	200,000 00
Totals .....	\$144,435 00	\$271,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
The Bank of Santa Cruz County .....	\$10,960 00	\$10,960 00	\$11,234 00

SEMI-ANNUAL REPORT OF THE  
SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt.....	6,500 00	Reserve fund and profit and loss .....	10,834 65
Miscellaneous bonds and stocks.....	30,960 00	Due depositors .....	170,846 90
Loans on real estate .....	149,790 00		
Money on hand .....	7,431 55		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$201,681 55	Total liabilities .....	\$201,681 55

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry Skinner .....	123 shares.	F. H. Runge .....	9 shares.
P. B. Fagen .....	77 shares.	E. J. Cox .....	22 shares.
H. Willey .....	150 shares.	W. Effey .....	10 shares.
F. Hageman .....	40 shares.		

Total number of shares held by the Directors is ..... 431 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$6,500 00	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$18,500 00	\$39,000 00
San Mateo .....	20,500 00	32,500 00
Santa Cruz .....	110,790 00	220,000 00
Totals .....	\$149,790 00	\$291,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County .....	\$10,960 00	\$10,960 00	\$11,508 00
Bond of Santa Cruz Water Company .....	20,000 00	20,000 00	20,000 00
Totals .....	\$30,960 00	\$30,960 00	\$31,508 00



BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Santa Cruz Bank of Savings and Loan, doing business at Santa Cruz, County of Santa Cruz, on the fourteenth day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid up.....	\$20,000 00
Other real estate .....	23,950 00	Reserve fund .....	7,300 00
Invested in stocks and bonds .....	10,960 00	Due depositors .....	167,911 60
Loans on real estate.....	137,525 00	Interest collected.....	103 00
Money on hand .....	17,536 75	Rents, exchange, etc. ....	135 00
Furniture, fixtures, etc.....	1,000 00	Profit and loss .....	2,122 15
Other assets .....	600 00		
Total resources .....	\$197,571 75	Total liabilities .....	\$197,571 75

SANTA CRUZ, July 15, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM.  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Santa Cruz Bank of Savings and Loan, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. J. COX, Cashier.

Subscribed and sworn to before me, this fifteenth day of July, 1885.

J. E. FARNUM,  
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Santa Cruz Bank of Savings and Loan, doing business at Santa Cruz, County of Santa Cruz, on the fourth day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid up.....	\$20,000 00
Other real estate .....	6,500 00	Reserve fund .....	8,000 00
Invested in stocks and bonds .....	30,960 00	Due depositors .....	171,060 35
Loans on real estate.....	148,915 00	Interest collected.....	2,195 95
Money on hand .....	7,991 90	Rents, exchange, etc. ....	390 50
Furniture, fixtures, etc.....	1,000 00	Profit and loss .....	510 50
Expenses, taxes, etc.....	790 40		
Total resources .....	\$202,157 30	Total liabilities .....	\$202,157 30





SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$100,000 00	Capital paid in coin .....	\$400,000 00
Real estate taken for debt .....	499,709 19	Reserve fund and profit and loss .....	95,194 24
United States bonds .....	904,250 00	Due depositors .....	12,667,692 66
Miscellaneous bonds, stocks, and warrants .....	119,937 27	Other liabilities .....	50,593 66
Loans on real estate .....	9,911,989 77		
Loans on stocks, bonds, and warrants .....	1,246,931 27		
Money on hand .....	145,591 41		
Due from banks and bankers .....	284,071 65		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$13,213,480 56	Total liabilities .....	\$13,213,480 56

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller .....	80 shares.	Joseph G. Eastland .....	30 shares.
Alex. Campbell, Sr. ....	16 shares.	James de Fremery .....	70 shares.
John Archbald .....	74 shares.	Daniel E. Martin .....	40 shares.
William Ashburner .....	21 shares.	Charles Pace .....	60 shares.
George C. Boardman .....	12 shares.		
Total number of shares held by the Directors is .....			403 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$39,355 45	\$499,709 19
Alameda .....	155,603 09	
Santa Clara .....	10,390 77	
San Mateo .....	79,941 88	
Solano, Napa, and Sacramento .....	154,776 60	
Colusa and Yolo .....	89,301 93	
Kern .....	35,339 47	
Total .....	\$564,709 19	
Less credit from contingent fund .....	65,000 00	
Grand totals .....	\$499,709 19	\$499,709 19

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$4,637,465 77	
Alameda .....	1,789,608 00	
Butte .....	45,216 00	
Colusa .....	208,087 00	
Contra Costa .....	41,874 00	
Fresno .....	97,851 00	
Los Angeles .....	232,825 00	
Marin .....	446,240 00	
Merced .....	241,024 00	
Monterey .....	144,211 00	
Napa .....	25,583 00	
Placer .....	45,800 00	
Sacramento .....	60,259 00	
San Benito .....	104,642 00	
San Joaquin .....	212,152 00	\$22,000,000 00
San Mateo .....	52,111 00	
San Luis Obispo .....	397,414 00	
Santa Barbara .....	163,380 00	
Santa Clara .....	169,202 00	
Siskiyou .....	57,732 00	
Solano .....	38,624 00	
Sonoma .....	2,999 00	
Stanislaus .....	318,719 00	
Sutter .....	30,851 00	
Tehama .....	169,585 00	
Tulare .....	30,823 00	
Ventura .....	40,098 00	
Yolo .....	98,186 00	
Yuba .....	9,428 00	
Totals .....	\$9,911,989 77	\$22,000,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent bonds, registered .....	\$200,000 00	\$217,250 00	\$224,750 00
United States 4 per cent bonds, registered .....	585,000 00	687,000 00	713,700 00
Bonds and warrants of counties of State of California and municipal corporations .....	122,000 00	119,937 27	123,500 00
Totals .....	\$907,000 00	\$1,024,187 27	\$1,061,950 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent coupon consols .....	\$1,000 00	\$1,000 00	\$1,000 00
Bonds and promissory notes of quasi-public and industrial corporations .....	1,117,000 00	950,344 00	1,099,170 00
Shares of capital stock of quasi-public and industrial corporations .....	929,400 00	295,587 27	532,152 00
Totals .....	\$2,047,400 00	\$1,246,931 27	\$1,632,322 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$100,000 00	Capital paid in coin .....	\$400,000 00
Real estate taken for debt .....	457,668 62	Reserve fund and profit and loss .....	101,429 28
United States bonds .....	899,750 00	Due depositors .....	13,264,333 29
Miscellaneous bonds, stocks, and warrants .....	242,962 94	Other liabilities .....	113,720 02
Loans on real estate .....	10,306,138 97		
Loans on stocks, bonds, and warrants .....	1,576,320 13		
Money on hand .....	208,333 46		
Due from banks and bankers .....	87,308 47		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$13,879,482 59	Total liabilities .....	\$13,879,482 59

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250. The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller .....	80 shares.	G. C. Boardman .....	12 shares.
J. de Fremery .....	70 shares.	J. G. Eastland .....	30 shares.
A. Campbell, Jr. ....	16 shares.	D. E. Martin .....	44 shares.
J. Archbald .....	76 shares.	C. Pace .....	60 shares.
Wm. Ashburner .....	22 shares.		
Total number of shares held by the Directors is .....			410 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$24,278 02	\$457,668 62
Alameda .....	124,974 33	
Colusa and Yolo .....	103,947 02	
Santa Clara .....	10,750 77	
San Mateo .....	79,941 88	
Solano, Napa, and Sacramento .....	168,776 60	
Total .....	\$512,668 62	
Less credit from contingent fund .....	55,000 00	
Grand totals .....	\$457,668 62	\$457,668 62

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$4,556,699 97
Alameda and Butte.....	1,742,384 00
Colusa and Contra Costa.....	384,680 00
Fresno and Kern.....	129,217 00
Los Angeles and Marin.....	572,757 00
Merced and Monterey.....	443,720 00
Napa and Placer.....	75,823 00
Sacramento.....	69,293 00
San Benito and San Diego.....	218,704 00
San Joaquin and San Luis Obispo.....	714,367 00
San Mateo and Santa Barbara.....	289,545 00
Santa Clara and Siskiyou.....	235,720 00
Solano and Sonoma.....	57,091 00
Stanislaus and Sutter.....	419,346 00
Tehama and Tulare.....	253,351 00
Ventura and Yolo.....	139,706 00
Yuba.....	3,735 00
Totals.....	\$10,306,138 97

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $4\frac{1}{2}$ per cent registered bonds.....	\$200,000 00	\$215,750 00	\$223,750 00
United States 4 per cent registered bonds.....	585,000 00	684,000 00	735,637 00
California State, city, and county bonds.....	110,000 00	124,850 00	126,087 00
Bonds of quasi-public and industrial corporations.....	100,000 00	101,250 00	102,750 00
Warrants of various California counties.....	22,500 00	16,862 94	22,500 00
Totals.....	\$1,017,500 00	\$1,142,712 94	\$1,210,724 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent coupon consols.....	\$1,000 00	\$1,000 00	\$1,240 00
California State, city, and county bonds.....	169,500 00	135,000 00	178,000 00
Bonds and promissory notes of quasi-public and industrial corporations.....	1,159,000 00	965,025 75	1,189,667 00
Shares of capital stock of quasi-public and industrial corporations.....	1,077,400 00	475,294 38	741,562 00
Totals.....	\$2,406,900 00	\$1,576,320 13	\$2,110,469 00



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the San Francisco Savings Union, doing business at City and County of San Francisco, on the third day of April, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$100,000 00	Capital paid up.....	\$400,000 00
Other real estate .....	472,508 73	Reserve fund.....	95,194 24
Invested in stocks and bonds .....	1,015,862 94	Due depositors .....	12,728,673 69
Loans on real estate.....	9,843,989 93	Interest collected.....	153,770 11
Loans on stocks and bonds.....	934,369 27	Rents, exchange, etc.....	3,206 33
Loans on personal security.....	310,000 00	Profit and loss .....	17,852 54
Money on hand .....	246,335 37	Other liabilities .....	31,306 09
Due from banks and bankers in San Francisco .....	316,383 27		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	10,934 90		
Other assets .....	178,618 59		
Total resources.....	\$13,430,003 00	Total liabilities.....	\$13,430,003 00

SAN FRANCISCO, April 7, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San Francisco Savings Union, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

JAMES DE FREMERY, President.  
LOVELL WHITE, Cashier.

Subscribed and sworn to before me, this fifth day of April, 1886.

WM. F. WHITE,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the San Francisco Savings Union on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886 .....	17,096
2. Number of deposit accounts opened during past year.....	3,537
3. Number of deposit accounts closed during past year.....	3,189
4. Amount deposited during the past year (exclusive of dividends) .....	\$6,185,411 95
5. Amount withdrawn during the past year .....	\$6,155,320 30
6. Amount of dividends or interest to depositors for past year .....	\$476,970 56
7. Rate per cent per annum of such dividends or interest { Term .....	4.5 per cent.
Ordinary .....	3.75 per cent.
8. Amount of dividends to stockholders for past year .....	\$24,000 00
9. Rate per cent per annum of same on paid up capital .....	6 per cent.
10. Amount added to reserve fund during past year .....	\$14,067 83
11. Amount of gross earnings during past year .....	\$748,205 97
12. Amount of net earnings during past year .....	\$579,110 74
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger .....	July 1, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	Nil.



SEMI-ANNUAL REPORT OF THE  
**SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.**

[Incorporated April 29, 1885.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

M. MALARIN, President.

(Office hours: — A. M. to — P. M.)

J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault.....	\$223,000 00	Capital paid in coin.....	\$300,000 00
United States bonds.....	14,760 00	Reserve fund and profit and loss.....	12,209 44
County warrants.....	4,921 65	Due depositors.....	229,376 53
Loans on real estate.....	164,295 00		
Loans on stocks, bonds, and warrants.....	1,437 50		
Loans on other securities (grain, etc.).....	200 00		
Loans on personal security (in- cluding overdrafts).....	53,000 00		
Money on hand.....	20,480 40		
Checks and other cash items.....	374 28		
Due from banks and bankers.....	53,285 29		
Furniture and fixtures.....	3,270 00		
Interest accrued.....	2,561 85		
<b>Total resources.....</b>	<b>\$541,585 97</b>	<b>Total liabilities.....</b>	<b>\$541,585 97</b>

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin.....	4,000 shares.	R. Roberts.....	1,000 shares.
M. Malarin.....	1,000 shares.	J. E. Auzeais.....	200 shares.
J. Auzeais.....	100 shares.		

Total number of shares held by the Directors is ..... 6,300 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$157,795 00	\$322,320 00
San Benito.....	6,500 00	11,800 00
<b>Totals.....</b>	<b>\$164,295 00</b>	<b>\$334,120 00</b>

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent.....	\$12,000 00	\$14,760 00	\$14,760 00
County warrants, Santa Clara.....	4,791 50	4,921 65	4,921 65
<b>Totals.....</b>	<b>\$16,791 50</b>	<b>\$19,681 65</b>	<b>\$19,681 65</b>

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Gatos Gas Company, 24 shares.....	\$1,200 00	\$437 50	\$437 50
Commercial and Savings Bank, San José, 25 shares.....	25,000 00	1,000 00	1,250 00
Totals.....	\$26,200 00	\$1,437 50	\$1,687 50

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Six hundred bales hay.....	\$200 00	\$579 42

## SEMI-ANNUAL REPORT OF THE

## SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

*Showing the Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

M. MALARIN, President.

J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault.....	\$223,000 00	Capital paid in coin.....	\$300,000 00
United States bonds.....	15,126 50	Reserve fund and profit and loss.....	25,228 26
Miscellaneous bonds and stocks.....	18,700 00	Due depositors.....	405,313 90
County warrants.....	132 25		
Loans on real estate.....	214,826 42		
Loans on stocks, bonds, and warrants.....	14,800 00		
Loans on other securities (grain, etc.).....	1,600 00		
Loans on personal security (including overdrafts).....	101,089 00		
Money on hand.....	18,143 70		
Due from banks and bankers.....	113,040 49		
Furniture and fixtures.....	3,700 00		
Interest accrued.....	6,383 80		
Total resources.....	\$730,542 16	Total liabilities.....	\$730,542 16

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin.....	4,000 shares.	R. Roberts.....	1,000 shares.
M. Malarin.....	1,000 shares.	J. E. Auzeraiis.....	200 shares.
John Auzeraiis.....	100 shares.		
Total number of shares held by the Directors is .....		6,300 shares.	

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$208,326 42	\$479,320 00
San Benito.....	6,500 00	11,800 00
Totals.....	\$214,826 42	\$491,120 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds.....	\$30,982 25	\$33,958 75	\$34,082 25
Water company bonds.....			
County warrants.....			

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Horse railroad company stock.....	\$25,500 00	\$14,800 00	\$19,450 00
Water company stock.....			
Bank stock.....			

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat.....	\$1,600 00	\$1,807 06

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the San José Safe Deposit Bank of Savings, doing business at San José, County of Santa Clara, on the twenty-fourth day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including vaults.....	\$225,000 00	Capital paid up.....	\$300,000 00
Invested in stocks and bonds.....	15,613 25	Due depositors.....	106,616 17
Loans on real estate.....	63,055 00	Interest collected.....	1,093 07
Loans on personal security.....	55,600 00	Rents, exchange, etc.....	3,458 63
Money on hand.....	17,004 71	Other liabilities, contingent fund.....	6,980 45
Due from banks and bankers.....	39,980 13		
Furniture, fixtures, etc.....	1,404 18		
Expenses, taxes, etc.....	491 05		
Total resources.....	\$418,148 32	Total liabilities.....	\$418,148 32

SAN JOSÉ, July 25, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California :*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of Santa Clara. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San José Safe Deposit Bank of Savings, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. McLAUGHLIN, Manager.  
J. E. AUZERAIS, Cashier.

Subscribed and sworn to before me, this twenty-fourth day of July, 1885.

WM. F. WHITE,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the San José Safe Deposit Bank of Savings, San José, California,  
on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886.....	279
2. Number of deposit accounts opened during past year (from May first).....	279
3. Number of deposit accounts closed during past year.....	
4. Amount deposited during the past year.....	\$795,193 71
5. Amount withdrawn during the past year.....	\$565,817 18
6. Amount of dividends or interest to depositors for past year.....	\$1,819 96
7. Rate per cent per annum of such dividends or interest { Term.....	$\frac{4}{3}$ per cent.
{ Ordinary.....	4 per cent.
8. Amount of dividends to stockholders for past year.....	None.
9. Rate per cent per annum of same on paid up capital.....	
10. Amount added to reserve fund during past year.....	\$12,209 44
11. Amount of gross earnings during past year.....	\$18,594 04
12. Amount of net earnings during past year.....	\$12,209 44
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

SEMI-ANNUAL REPORT OF THE  
SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

HORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$45,500 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt .....	1,228,372 72	Reserve fund and profit and loss .....	216,343 27
Miscellaneous bonds and stocks .....	528,268 23	Due depositors .....	2,894,290 49
Loans on real estate .....	947,711 05	Other liabilities .....	10,279 63
Loans on stocks, bonds, and warrants .....	398,410 00		
Loans on personal security .....	365,000 00		
Money on hand .....	36,633 02		
Checks and other cash items .....	21 40		
Due from banks and bankers .....	49,293 84		
Interest accrued .....	5,192 50		
Other assets .....	16,510 63		
Total resources .....	\$3,620,913 39	Total liabilities .....	\$3,620,913 39

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis .....	200 shares.	J. H. Goodman .....	276 shares.
Isaac Hyde .....	300 shares.	Arthur A. Smith .....	50 shares.
W. A. Aldrich .....	500 shares.	A. N. Drown .....	30 shares.
S. C. Bigelow .....	200 shares.	F. H. Woods .....	100 shares.
B. O. Devoe .....	200 shares.		
Total number of shares held by the Directors is .....		1,856 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$754,598 79	\$754,598 79
Contra Costa .....	255,800 00	255,800 00
Alameda .....	117,972 70	117,972 70
Santa Barbara .....	30,200 00	30,200 00
San Mateo .....	43,858 93	43,858 93
Tulare .....	2,061 50	2,061 50
Marin .....	12,640 80	12,640 80
San Joaquin .....	4,500 00	4,500 00
Solano .....	1,490 00	1,490 00
Santa Clara .....	5,000 00	5,000 00
Napa .....	250 00	250 00
Totals .....	\$1,228,372 72	\$1,228,372 72



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$572,203 45	\$2,106,024 55
Alameda .....	82,226 53	
San Mateo .....	30,128 01	
Napa .....	27,000 00	
Tulare .....	9,332 14	
Fresno .....	925 00	
San Diego .....	25,000 00	
Merced .....	35,500 00	
Solano .....	45,446 25	
Santa Barbara .....	2,210 49	
Los Angeles .....	11,925 50	
Santa Clara .....	37,386 64	
Contra Costa .....	12,185 93	
Marin .....	9,500 00	
San Joaquin .....	2,741 11	
Stanislaus .....	20,000 00	
Butte .....	21,000 00	
Mendocino .....	3,000 00	
Totals .....	\$947,711 05	\$2,106,024 55

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of cities and counties of California .....	\$113,000 00	\$99,833 46	\$102,250 00
Stocks of Spring Valley Waterworks, and of other solvent corporations .....	56,700 00	53,175 25	57,353 50
First mortgage bonds of Spring Valley Waterworks, Pacific Rolling Mills, etc. ....	357,000 00	375,259 52	392,158 75
Totals .....	\$526,700 00	\$528,268 23	\$551,762 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds .....	\$722,000 00	\$517,960 00	\$603,538 00
Bank stocks .....	93,000 00	89,850 00	117,625 00
Bonds of cities and counties of California .....	118,000 00	56,200 00	119,240 00
Stocks and bonds of various solvent industrial corporations .....	189,300 00	99,400 00	121,325 50
Totals .....	\$1,122,300 00	\$763,410 00	\$961,728 50



SEMI-ANNUAL REPORT OF THE  
SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

HORACE DAVIS, President.

C. W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$45,500 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt .....	1,187,445 93	Reserve fund and profit and loss .....	205,981 37
Miscellaneous bonds and stocks .....	683,203 68	Due depositors .....	3,097,340 92
Loans on real estate .....	1,002,469 19	Other liabilities .....	12,189 20
Loans on stocks, bonds, and warrants .....	296,140 00		
Loans on personal security (including overdrafts) .....	329,225 94		
Money on hand .....	165,894 73		
Due from banks and bankers .....	100,764 52		
Other assets .....	4,867 50		
Total resources .....	\$3,815,511 49	Total liabilities .....	\$3,815,511 49

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis .....	200 shares.	J. H. Goodman .....	276 shares.
Isaac Hyde .....	300 shares.	A. A. Smith .....	50 shares.
W. A. Aldrick .....	500 shares.	A. N. Drown .....	30 shares.
S. C. Bigelow .....	200 shares.	F. H. Woods .....	100 shares.
B. O. Devoe .....	200 shares.		

Total number of shares held by the Directors is ..... 1,856 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$733,258 38	\$733,258 38
Contra Costa .....	255,800 00	255,800 00
Alameda .....	104,854 47	104,854 47
Santa Barbara .....	24,200 00	24,200 00
San Mateo .....	43,858 93	43,858 93
Tulare .....	2,061 50	2,061 50
Marin .....	12,600 00	12,600 00
San Joaquin .....	4,500 00	4,500 00
Solano .....	1,062 65	1,062 65
Santa Clara .....	5,000 00	5,000 00
Napa .....	250 00	250 00
Totals .....	\$1,187,445 93	\$1,187,445 93

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$541,940 21	} \$2,227,710 00
Alameda .....	122,554 07	
San Mateo .....	30,127 92	
Tulare .....	7,930 51	
Napa .....	27,745 75	
San Diego .....	20,000 00	
Solano .....	45,191 62	
Los Angeles .....	36,346 61	
Contra Costa .....	24,239 00	
Fresno .....	925 00	
Merced .....	35,500 00	
Santa Barbara .....	5,110 49	
Santa Clara .....	37,315 22	
Marin .....	8,650 00	
San Joaquin .....	13,000 00	
Stanislaus .....	20,000 00	
Butte and Mendocino .....	24,000 00	
Santa Cruz .....	1,892 79	
Totals .....	\$1,002,469 19	\$2,227,710 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of cities and counties of California .....	\$109,000 00	\$95,570 96	\$95,570 96
First mortgage bonds of Spring Valley Waterworks, Pacific Rolling Mills, etc. ....	357,000 00	373,951 47	396,891 95
Spring Valley Waterworks stock, and stock of other solvent corporations .....	226,000 00	213,681 25	215,627 63
Totals .....	\$692,000 00	\$683,203 68	\$708,090 54

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds .....	\$285,200 00	\$111,790 00	\$197,725 00
Bank stocks .....	101,600 00	102,250 00	135,735 00
Bonds of the cities and counties of California ..	14,000 00	12,600 00	14,000 00
Bonds and stocks of various solvent industrial corporations .....	157,500 00	69,500 00	109,290 00
Totals .....	\$558,300 00	\$296,140 00	\$456,750 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Savings and Loan Society, doing business at City and County of San Francisco, on the fifteenth day of March, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$45,000 00	Capital paid up .....	\$500,000 00
Other real estate .....	1,200,476 19	Reserve fund .....	204,000 00
Invested in stocks and bonds .....	556,642 98	Due depositors .....	2,940,679 14
Loans on real estate .....	973,954 08	Interest collected .....	21,750 87
Loans on stocks and bonds .....	420,982 50	Dividends unpaid .....	590 00
Loans on personal security .....	345,000 00	Profit and loss .....	13,248 97
Money on hand .....	85,725 57	Other liabilities .....	222 95
Due from banks and bankers .....	49,293 84		
Expenses, taxes, etc. ....	3,416 77		
Total resources .....	\$3,680,491 93	Total liabilities .....	\$3,680,491 93

SAN FRANCISCO, March 18, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. C. BIGELOW, Vice-President.  
CYRUS W. CARMANY, Cashier.

Subscribed and sworn to before me, this sixteenth day of March, 1886.

J. E. FARNUM,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the Savings and Loan Society, San Francisco, on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886 .....	3,578
2. Number of deposit accounts opened during past year .....	771
3. Number of deposit accounts closed during past year .....	687
4. Amount deposited during the past year .....	\$1,189,112 64
5. Amount withdrawn during the past year .....	\$1,040,754 94
6. Amount of dividends or interest to depositors for past year .....	\$119,174 59
7. Rate per cent per annum of such dividends or interest } Term .....	
8. Amount of dividends to stockholders for past year .....	Ordinary .....
9. Rate per cent per annum of same on paid up capital .....	4½ per cent.
10. Amount added to reserve fund during past year .....	\$35,000
11. Amount of gross earnings during past year .....	7 per cent.
12. Amount of net earnings during past year .....	
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger .....	\$174,659 30
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	\$142,234 97

## SEMI-ANNUAL REPORT OF THE

## SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 2, 1885.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: -- A. M. to — P. M.)

E. F. SPENCE, President.

SAMUEL B. HUNT, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$77,310 00	Capital paid in coin.....	\$20,000 00
Money on hand.....	4,587 91	Reserve fund and profit and loss.....	2,862 95
Due from banks and bankers.....	4,145 50	Due depositors.....	69,196 51
Furniture and fixtures.....	1,925 25		
Expenses and taxes.....	4,090 80		
Total resources.....	\$92,059 46	Total liabilities.....	\$92,059 46

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. H. Bonebrake.....	100 shares.	B. Howard.....	100 shares.
John Bryson, Sr.....	100 shares.	F. C. Howes.....	100 shares.
H. L. Drew.....	100 shares.	J. B. Hunt.....	100 shares.
J. M. Elliott.....	100 shares.	H. Mabury.....	100 shares.
C. N. Hasson.....	100 shares.	E. F. Spence.....	100 shares.

Total number of shares held by the Directors is ..... 1,000 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$75,810 00	\$201,200 00
San Bernardino.....	1,500 00	4,000 00
Totals.....	\$77,310 00	\$205,200 00

## SEMI-ANNUAL REPORT OF THE

## SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 3, 1885.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

E. F. SPENCE, President.

SAMUEL B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$137,450 00	Capital paid in coin .....	\$20,000 00
Money on hand .....	4,549 08	Reserve fund and profit and loss .....	6,911 76
Due from banks and bankers .....	8,296 27	Due depositors .....	131,273 78
Furniture and fixtures .....	1,933 15		
Expenses and taxes .....	5,957 04		
Total resources .....	\$158,185 54	Total liabilities .....	\$158,185 54

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. M. Elliott .....	100 shares.	H. L. Drew .....	100 shares.
C. N. Hasson .....	100 shares.	J. Bryson, Jr. ....	100 shares.
F. C. Howse .....	100 shares.	G. H. Bonebrake ..	100 shares.
B. Howard .....	100 shares.	E. F. Spence .....	100 shares.
J. B. Hunt .....	100 shares.	H. Mabury .....	100 shares.

Total number of shares held by the Directors is .....1,000 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$135,950 00	\$400,300 00
San Bernardino .....	1,500 00	4,500 00
Totals .....	\$137,450 00	\$404,800 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Savings Bank of Southern California, doing business at City and County of Los Angeles, on the fourth day of November, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$65,660 00	Capital paid up .....	\$10,000 00
Money on hand .....	2,058 91	Due depositors .....	62,634 26
Due from banks and bankers .....	1,450 93	Interest collected .....	2,187 30
Furniture, fixtures, etc. ....	1,910 40		
Expenses, taxes, etc. ....	3,741 32		
Total resources .....	\$74,821 56	Total liabilities .....	\$74,821 56



1. Number of deposit accounts open January 1, 1886.....	None.
2. Number of deposit accounts opened during past year.....	495
3. Number of deposit accounts closed during past year.....	174
4. Amount deposited during the past year.....	\$131,785 26
5. Amount withdrawn during the past year.....	\$65,208 75
6. Amount of dividends or interest to depositors for past year.....	\$632 05
7. Rate per cent per annum of such dividends or interest { Term .....	5 per cent.
Ordinary .....	3½ per cent.
8. Amount of dividends to stockholders for past year.....	None.
9. Rate per cent per annum of same on paid up capital.....	None.
10. Amount added to reserve fund during past year.....	None.
11. Amount of gross earnings during past year.....	\$3,495 00
12. Amount of net earnings during past year.....	None.
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1885.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at the same date.....	None.



SEMI-ANNUAL REPORT OF THE  
SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

*Showing its Financial Condition on the morning of January 1, 1880, as sworn to by the Officers of the Bank.*

(Office hours: 9:30 A. M. to 3 P. M.)

WINFIELD S. JONES, President.

S. L. ABBOTT, JR., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$71,000 00	Capital paid in coin.....	\$150,000 00
Miscellaneous bonds and stocks.....	84,086 67	Due depositors.....	1,616,815 88
Loans on real estate.....	991,535 00	Other liabilities.....	111,139 55
Loans on stocks, bonds, and warrants.....	640,118 75		
Loans on other securities (grain, etc.).....	38,000 00		
Money on hand.....	18,875 30		
Due from banks and bankers.....	15,530 07		
Furniture and fixtures.....	150 00		
Interest accrued.....	10,660 40		
Other assets.....	7,999 24		
Total resources.....	\$1,877,955 43	Total liabilities.....	\$1,877,955 43

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills.....	30 shares.	C. Paige.....	40 shares.
Wm. Babcock.....	10 shares.	D. C. McRuer.....	10 shares.
Wm. Alvord.....	10 shares.	Jerome Lincoln.....	56 shares.
S. L. Jones.....	65 shares.	W. S. Jones.....	18 shares.
A. Grant.....	20 shares.		
Total number of shares held by the Directors is.....			259 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa.....	\$25,000 00	\$25,000 00
San Francisco.....	46,000 00	46,000 00
Totals.....	\$71,000 00	\$71,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$148,540 00	\$278,000 00
Butte .....	15,000 00	30,000 00
Colusa .....	36,000 00	93,000 00
Contra Costa .....	3,000 00	8,000 00
Fresno .....	29,000 00	89,000 00
Marin .....	97,500 00	220,000 00
Merced .....	23,000 00	68,000 00
Monterey .....	10,000 00	18,000 00
Napa .....	44,500 00	100,000 00
San Mateo .....	19,000 00	40,000 00
Santa Clara .....	25,000 00	50,000 00
Santa Cruz .....	18,500 00	24,000 00
San Joaquin .....	25,000 00	50,000 00
Solano .....	33,000 00	70,000 00
Sonoma .....	62,800 00	128,000 00
Stanislaus .....	20,000 00	60,000 00
San Francisco .....	381,695 00	762,300 00
Totals .....	\$991,535 00	\$2,088,300 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds .....	\$58,000 00	\$57,382 50	\$57,250 00
Railroad bonds .....	12,000 00	12,000 00	12,000 00
Spring Valley Waterworks stock .....	5,000 00	4,704 17	4,800 00
Contra Costa Water Company bonds .....	10,000 00	10,000 00	10,200 00
Totals .....	\$85,000 00	\$84,086 67	\$84,250 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds .....	\$19,500 00	\$16,750 00	\$20,450 00
United States bonds .....	40,000 00	45,000 00	48,800 00
Railroad stocks and bonds .....	223,800 00	184,275 00	229,333 00
Water stocks and bonds .....	130,000 00	77,100 00	110,580 00
Bank stock .....	257,600 00	234,050 00	318,150 00
Gas stock .....	175,000 00	73,443 75	96,250 00
Insurance stock .....	22,500 00	9,500 00	23,875 00
Totals .....	\$868,400 00	\$640,118 75	\$847,438 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
30,937 bags wheat .....	\$38,000 00	\$50,000 00

SEMI-ANNUAL REPORT OF THE  
SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, Jr., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$68,000 00	Capital paid in coin -----	\$150,000 00
Miscellaneous bonds and stocks -----	83,747 50	Due depositors -----	1,698,969 52
Loans on real estate -----	1,124,420 90	Other liabilities -----	125,535 14
Loans on stocks, bonds, and warrants -----	544,575 00		
Money on hand -----	18,729 58		
Due from banks and bankers -----	116,028 44		
Furniture and fixtures -----	150 00		
Other assets -----	18,853 24		
Total resources -----	\$1,974,504 66	Total liabilities -----	\$1,974,504 66

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Alvord -----	10 shares.	Jerome Lincoln -----	56 shares.
William Babcock -----	10 shares.	D. O. Mills -----	30 shares.
A. Grant -----	20 shares.	D. C. McRuer -----	10 shares.
S. L. Jones -----	65 shares.	Calvin Paige -----	50 shares.
W. S. Jones -----	18 shares.		
Total number of shares held by the Directors is -----		269 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa -----	\$25,000 00	\$25,000 00
San Francisco -----	43,000 00	43,000 00
Totals -----	\$68,000 00	\$68,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$108,640 00	\$233,000 00
Butte .....	15,000 00	30,000 00
Colusa .....	36,000 00	93,000 00
Contra Costa .....	3,000 00	8,000 00
Fresno .....	29,000 00	89,000 00
Marin .....	94,000 00	212,000 00
Monterey .....	10,000 00	18,000 00
Merced .....	20,000 00	60,000 00
Mendocino .....	18,500 00	36,000 00
Napa .....	44,500 00	100,000 00
San Francisco .....	462,230 90	924,650 00
San Mateo .....	19,000 00	40,000 00
Santa Clara .....	25,000 00	50,000 00
Santa Cruz .....	18,500 00	24,000 00
Solano .....	52,250 00	140,000 00
Sonoma .....	93,800 00	195,000 00
San Joaquin .....	55,000 00	130,000 00
Stanislaus .....	20,000 00	60,000 00
Totals .....	\$1,124,420 90	\$2,442,650 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and city bonds .....	\$58,000 00	\$57,047 50	\$57,300 00
Railroad bonds .....	12,000 00	12,000 00	11,500 00
Contra Costa Water Company bonds .....	10,000 00	10,000 00	10,500 00
Spring Valley Water stock .....	5,000 00	4,700 00	4,750 00
Totals .....	\$85,000 00	\$83,747 50	\$84,050 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County and city bonds .....	\$44,500 00	\$14,000 00	\$45,450 00
Railroad stock and bonds .....	133,800 00	98,275 00	125,555 00
United States bonds .....	10,000 00	10,000 00	12,400 00
Water stock and bonds .....	181,500 00	121,450 00	164,775 00
Bank stock .....	233,500 00	189,600 00	272,370 00
Gas stock .....	212,600 00	89,500 00	125,334 00
Insurance stock .....	12,500 00	3,250 00	13,250 00
Pacific Power Company stock .....	93,800 00	18,000 00	28,140 00
Pass-book of Security Savings Bank .....	1,500 00	500 00	1,500 00
Totals .....	\$923,700 00	\$544,575 00	\$788,774 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Showing the Financial Condition of the Security Savings Bank, doing business at City and County of San Francisco, on the twentieth day of March, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$68,000 00	Capital paid up.....	\$150,000 00
Invested in stocks and bonds.....	83,897 50	Reserve fund.....	104,221 97
Loans on real estate.....	1,088,928 52	Due depositors.....	1,620,830 95
Loans on stocks and bonds.....	527,750 00	Interest collected.....	9,781 76
Loans on other securities.....	35,000 00	Other liabilities.....	8,797 74
Money on hand.....	11,350 59		
Due from banks and bankers.....	68,876 67		
Furniture, fixtures, etc.....	150 00		
Expenses, taxes, etc.....	2,341 70		
Other assets.....	7,337 44		
Total resources.....	\$1,893,632 42	Total liabilities.....	\$1,893,632 42

SAN FRANCISCO, March 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Security Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WINFIELD S. JONES Vice-President.  
JEROME LINCOLN, Cashier.

Subscribed and sworn to before me this twenty-second day of March, 1886.

WM. F. WHITE,  
Bank Commissioner.

## STATISTICAL INFORMATION.

*Supplementary to the report of the Security Savings Bank of San Francisco on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886.....	1,228
2. Number of deposit accounts opened during past year.....	241
3. Number of deposit accounts closed during past year.....	216
4. Amount deposited during the past year.....	\$895,850 29
5. Amount withdrawn during the past year.....	\$755,881 41
6. Amount of dividends or interest to depositors for past year.....	\$60,111 71
7. Rate per cent per annum of such dividends or interest { Term.....	4 <sup>41</sup> / <sub>100</sub> per cent.
Ordinary.....	3 <sup>32</sup> / <sub>100</sub> per cent.
8. Amount of dividends to stockholders for past year.....	\$10,500 00
9. Rate per cent per annum of same on paid up capital.....	7 per cent.
10. Amount added to reserve fund during past year.....	No reserve f'd.
11. Amount of gross earnings during past year.....	\$100,026 92
12. Amount of net earnings during past year.....	\$74,052 96
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	Nothing.



## SEMI-ANNUAL REPORT OF THE

## STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

L. U. SHIPPEE, President.

F. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$98,547 40	Capital paid in coin	\$500,000 00
Loans on real estate	1,106,942 07	Reserve fund and profit and loss	215,135 59
Loans on stocks, bonds, and warrants	62,262 77	Due depositors	1,552,887 94
Loans on other securities (grain, etc.)	4,650 00	Other liabilities	105,623 45
Loans on personal security (including overdrafts)	496,868 73		
Money on hand	459,946 98		
Due from banks and bankers	68,535 58		
Interest accrued	75,623 45		
Other assets	270 00		
Total resources	\$2,373,646 98	Total liabilities	\$2,373,646 98

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	254 shares.	O. Perrin	42 shares.
C. Haas	30 shares.	H. T. Dorrance	20 shares.
A. W. Simpson	50 shares.	F. Arnold	20 shares.
J. H. O'Brien	20 shares.	M. L. Hewitt	30 shares.
William Inglis	165 shares.	C. Grupe	70 shares.
R. Greekow	250 shares.	J. Ducker	85 shares.

Total number of shares held by the Directors is 1,036 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Joaquin	\$96,446 48
Fresno	284 93
Merced	1,815 99
Total	\$98,547 40



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$801,683 93	\$1,200,000 00
Sacramento .....	2,998 75	5,000 00
Stanislaus .....	93,070 48	186,000 00
Merced .....	66,450 82	132,000 00
Fresno .....	4,666 00	8,000 00
Calaveras .....	1,500 00	3,000 00
Butte .....	135,972 09	270,000 00
Totals .....	\$1,106,942 07	\$1,804,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
52 shares First National Bank (Stockton) .....	\$5,200 00	\$3,000 00	\$7,280 00
50 shares Masonic Hall .....	1,250 00	900 00	1,250 00
100 shares Stockton Harvester and Agricultural Works .....	5,000 00	1,032 00	5,000 00
3 shares Farmers' Coöperative Union .....	300 00	450 00	450 00
750 shares Stockton Warehouse .....	37,500 00	19,500 00	37,500 00
419 shares Stockton Savings and Loan Society .....	41,900 00	37,380 77	68,087 00
Totals .....	\$91,150 00	\$62,262 77	\$119,567 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain .....	\$2,950 00	\$4,000 00
Pass-books (term deposits) .....	1,700 00	3,000 00
Totals .....	\$4,650 00	\$7,000 00

## SEMI-ANNUAL REPORT OF THE

## STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

L. U. SHIPPEE, President.

F. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$107,016 37	Capital paid in coin.....	\$500,000 00
Loans on real estate .....	1,053,055 21	Reserve fund and profit and loss .....	205,333 94
Loans on stocks, bonds, and warrants .....	58,531 52	Due depositors .....	1,432,189 53
Loans on other securities (grain, etc.) .....	1,600 00	Other liabilities .....	132,597 27
Loans on personal security (including overdrafts) .....	518,996 12		
Money on hand .....	206,019 00		
Due from banks and bankers .....	222,222 80		
Interest accrued .....	102,597 27		
Other assets .....	82 45		
Total resources .....	\$2,270,120 74	Total liabilities .....	\$2,270,120 74

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee .....	254 shares.	H. T. Dorrance .....	20 shares.
C. Haas .....	30 shares.	F. Arnold .....	20 shares.
A. W. Simpson .....	50 shares.	M. L. Hewitt .....	30 shares.
J. H. O'Brien .....	20 shares.	C. Grupe .....	70 shares.
Wm. Inglis .....	165 shares.	J. Drecker .....	85 shares.
R. Greekow .....	250 shares.	G. A. McKenzie .....	20 shares.
O. Perrin .....	42 shares.		

Total number of shares held by the Directors is.....1,056 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Joaquin .....	\$105,159 95
Fresno .....	284 93
Merced .....	1,571 49
Totals .....	\$107,016 27

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$749,802 94	\$1,100,000 00
Sacramento .....	2,998 75	5,000 00
Stanislaus .....	99,525 83	198,000 00
Merced .....	65,005 50	130,000 00
Butte .....	135,720 19	270,000 00
Totals .....	\$1,053,055 21	\$1,703,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
385 shares Stockton Savings and Loan Society .....	\$38,500 00	\$34,981 52	\$63,525 00
750 shares Stockton warehouses .....	37,500 00	19,500 00	37,500 00
50 shares Masonic Hall .....	1,250 00	1,000 00	1,250 00
52 shares First National Bank, Stockton .....	5,200 00	3,000 00	7,540 00
2 shares Grangers' Bank of California .....		50 00	
Totals .....	\$82,450 00	\$58,531 52	\$109,815 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Term deposit pass-books .....	\$1,600 00	\$3,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Stockton Savings and Loan Society, doing business at Stockton, County of San Joaquin, on the twenty-first day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$90,286 53	Capital paid up .....	\$500,000 00
Loans on real estate .....	1,249,361 92	Reserve fund .....	64,824 00
Loans on stocks and bonds .....	104,794 84	Due depositors .....	1,259,813 33
Loans on other securities (grain, etc.) .....	75,663 12	Due banks and bankers .....	3,901 94
Loans on personal security .....	170,979 37	Interest collected .....	70,562 47
Money on hand .....	221,942 26	Rents, exchange, etc. ....	525 08
Due from banks and bankers .....	94,721 29	Profit and loss .....	112,441 11
Expenses, taxes, etc. ....	4,268 60		
Other assets .....	50 00		
Total resources .....	\$2,012,067 93	Total liabilities .....	\$2,012,067 93

STOCKTON, October 23, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. F. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Joaquin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Stockton Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. U. SHIPPEE, President.  
FRED. M. WEST, Cashier.

Subscribed and sworn to before me, this twenty-second day of October, 1885.

WM. F. WHITE,  
Bank Commissioner.

### STATISTICAL INFORMATION

*Supplementary to the report of the Stockton Savings and Loan Society on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886.....	1,355
2. Number of deposit accounts opened during past year (\$101,065 80).....	341
3. Number of deposit accounts closed during past year (\$216,350 24).....	451
4. Amount deposited during the past year .....	\$238,491 87
5. Amount withdrawn during the past year .....	\$368,747 05
6. Amount of dividends or interest to depositors for past year .....	\$40,278 30
7. Rate per cent per annum of such dividends or interest { Term .....	4@5 per cent.
Ordinary .....	
8. Amount of dividends to stockholders for past year .....	\$60,000 00
9. Rate per cent per annum of same on paid up capital .....	12 per cent.
10. Amount added to reserve fund during past year .....	\$37,908 00
11. Amount of gross earnings during past year .....	\$195,759 77
12. Amount of net earnings during past year .....	\$122,501 04
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger .....	Jan. 1, 1886
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.

### REMARKS ON LOCATION.

The three banks in Stockton under the charge of this Commission are as follows:

Stockton Savings and Loan Society, Stockton Savings Bank, and San Joaquin Valley Bank.

Stockton and its surrounding country is a most prosperous section of the State. Its main production is wheat, though fruit growing receives much attention. It is claimed that more clear money has been made in this section by wheat growing than in any section of the State, and this claim seems well founded. It enjoys the great advantage of low freights.

Stockton is ninety miles from San Francisco, and the freight on wheat is never over sixty-five cents per ton, and it is often much lower. This is the great advantage this section has over the sections of the State where the railroad people have the farmers by the throat.

The banks all seem well conducted, and give their shareholders satisfactory returns. The Stockton Savings and Loan Society is one of the oldest savings banks outside of San Francisco. Its great financial success is a marked credit to its Managers and Directors, and a good indication of the prosperity of that region of country. Three hundred and sixty-two thousand dollars of its paid up capital is capitalized earnings of the institution, and besides it has paid a handsome interest to its depositors and dividends to its shareholders each year.

SEMI-ANNUAL REPORT OF THE  
STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$334,721 99	Capital paid in coin.....	\$300,000 00
Loans on stocks, bonds, and warrants.....	24,966 92	Reserve fund and profit and loss.....	70,963 95
Loans on other securities (grain, etc.).....	4,799 40	Due depositors.....	259,445 69
Loans on personal security (including overdrafts).....	192,437 87	Due banks and bankers.....	24,701 79
Money on hand.....	49,783 70	Other liabilities.....	756 00
Checks and other cash items.....	27,241 44		
Due from banks and bankers.....	1,780 53		
Furniture and fixtures.....	3,545 58		
Interest accrued.....	16,690 00		
Total resources.....	\$655,867 43	Total liabilities.....	\$655,867 43

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent.....	60 shares.	W. C. Daggett.....	100 shares.
E. R. Hedges.....	165 shares.	T. P. Williamson.....	50 shares.
I. S. Bostwick.....	120 shares.	C. Hurd.....	60 shares.
T. W. Newell.....	100 shares.	J. D. Peters.....	140 shares.
A. Cornwall.....	100 shares.	S. Newell.....	97 shares.
A. Clark.....	100 shares.		

Total number of shares held by the Directors is .....1,092 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$282,377 74	\$577,300 00
Merced.....	10,000 00	45,000 00
Stanislaus.....	31,444 25	51,500 00
Butte.....	4,800 00	6,000 00
Calaveras.....	6,000 00	13,000 00
Totals.....	\$334,621 99	\$692,800 00



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
555 shares Stockton Savings Bank.....	\$55,500 00	\$22,475 29	\$38,850 00
State Warrant No. 4,236 .....	2,466 00	1,221 60	2,466 00
10 shares San Joaquin Valley Bank .....	600 00	600 00	730 00
10 shares Grangers' Bank .....		572 50	600 00
15 shares Stockton Building and Loan Association .....		97 53	150 00
Totals.....	\$58,566 00	\$24,966 92	\$42,796 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat) .....	\$4,799 40	\$7,430 00

## SEMI-ANNUAL REPORT OF THE

## STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$278,445 38	Capital paid in coin.....	\$300,000 00
Loans on stocks, bonds, and warrants .....	30,527 44	Reserve fund and profit and loss .....	76,468 47
Loans on personal security (including overdrafts).....	234,589 08	Due depositors .....	329,421 99
Money on hand .....	97,738 05	Due banks and bankers .....	884 83
Checks and other cash items .....	26,167 36	Other liabilities.....	390 99
Due from banks and bankers .....	16,038 13		
Furniture and fixtures .....	3,545 58		
Interest accrued.....	20,115 26		
Total resources.....	\$707,166 28	Total liabilities.....	\$707,166 28

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent.....	60 shares.	A. Cornwall.....	100 shares.
E. R. Hedges.....	165 shares.	T. P. Williamson.....	50 shares.
J. D. Peters.....	140 shares.	W. C. Daggett.....	100 shares.
I. S. Bostwick.....	120 shares.	A. Clark.....	100 shares.
C. Hurd.....	60 shares.	Sidney Newell.....	90 shares.
T. W. Newell.....	100 shares.		

Total number of shares held by the Directors is.....1,085 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$255,735 00	\$527,900 00
Stanislaus .....	16,710 38	39,500 00
Calaveras .....	6,000 00	12,000 00
Totals .....	\$278,445 38	\$579,400 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
745 shares Stockton Savings Bank .....	\$74,500 00	\$29,927 45	\$52,150 00
10 shares San Joaquin Valley Bank .....	1,000 00	600 00	700 00
Totals .....	\$75,500 00	\$30,527 45	\$52,850 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Stockton Savings Bank, doing business at Stockton, County of San Joaquin, on the twenty-third day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$280,257 59	Capital paid up .....	\$300,000 00
Loans on stocks and bonds .....	13,958 49	Due depositors .....	274,587 56
Loans on personal security .....	227,168 19	Interest collected .....	16,487 17
Money on hand .....	54,537 45	Rents, exchange, etc. ....	367 29
Due from banks and bankers .....	42,242 80	Dividends unpaid .....	972 00
Furniture, fixtures, etc. ....	3,545 58	Profit and loss .....	31,419 83
Expenses, taxes, etc. ....	2,123 75		
Total resources .....	\$623,833 85	Total liabilities .....	\$623,833 85

STOCKTON, October 24, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Joaquin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Stockton Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. S. SARGENT, President.  
SIDNEY NEWELL, Cashier.

Subscribed and sworn to before me, this twenty-fourth day of October, 1885.

WM. F. WHITE,  
Bank Commissioner.

## STATISTICAL INFORMATION

*Supplementary to the report of the Stockton Savings Bank on the morning of January 1, 1886.*

1. Number of deposit accounts open January 1, 1886 .....	120
2. Number of deposit accounts opened during past year .....	70
3. Number of deposit accounts closed during past year .....	55
4. Amount deposited during the past year .....	\$35,018 62
5. Amount withdrawn during the past year .....	\$31,967 17
6. Amount of dividends or interest to depositors for past year .....	\$2,103 72
7. Rate per cent per annum of such dividends or interest { Term .....	5 per cent.
8. Amount of dividends to stockholders for past year .....	\$24,000 00
9. Rate per cent per annum of same on paid up capital .....	8 per cent.
10. Amount added to reserve fund during past year .....	
11. Amount of gross earnings during past year .....	\$49,300 48
12. Amount of net earnings during past year .....	\$38,546 41
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger .....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	Not any.

## SEMI-ANNUAL REPORT OF THE

## SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

[Incorporated May 14, 1886.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

JAMES M. PIERCE, President.

JOHN GINTY, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$19,925 00	Capital paid in coin .....	\$10,000 00
Money on hand .....	8,031 59	Due depositors .....	18,141 39
Checks and other cash items .....	5 25		
Expenses and taxes .....	179 55		
Total resources .....	\$28,141 39	Total liabilities .....	\$28,141 39

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

James M. Pierce .....	100 shares.	H. Mabury .....	200 shares.
G. A. Cowles .....	100 shares.	James McCoy .....	100 shares.
O. S. Witherby .....	200 shares.	Bryant Howard .....	200 shares.
E. W. Morse .....	100 shares.		

Total number of shares held by the Directors is ..... 1,000 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$19,925 00	\$40,000 00

## SEMI-ANNUAL REPORT OF THE

## UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

J. WEST MARTIN, President.

H. A. PALMER, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$60,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	65,868 98	Reserve fund and profit and loss .....	146,788 13
United States bonds .....	11,788 75	Due depositors .....	1,661,575 14
Miscellaneous bonds and stocks .....	38,445 00	Other liabilities .....	9,881 10
Loans on real estate .....	1,650,250 86		
Loans on stocks, bonds, and warrants .....	29,800 00		
Loans on personal security (including overdrafts) .....	9,976 10		
Money on hand .....	18,258 27		
Checks and other cash items .....	17,087 40		
Due from banks and bankers .....	78,829 57		
Interest accrued .....	36,166 12		
Other assets .....	1,773 32		
Total resources .....	\$2,018,244 37	Total liabilities .....	\$2,018,244 37

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Martin .....	53 shares.	R. S. Farrelly .....	73 shares.
R. W. Kirkham .....	67 shares.	H. A. Palmer .....	16 shares.
A. C. Henry .....	147 shares.	S. Huff .....	83 shares.
H. Tubbs .....	26 shares.	G. J. Ainsworth .....	10 shares.
J. C. Ainsworth .....	75 shares.	A. A. Moore .....	31 shares.
D. H. Ward .....	13 shares.		

Total number of shares held by the Directors is ..... 594 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$65,868 98	\$65,868 98

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$1,437,200 52	\$2,910,600 00
Contra Costa .....	139,150 34	278,300 00
Ventura .....	13,500 00	27,000 00
Santa Clara .....	5,250 00	10,500 00
Solano .....	19,650 00	39,300 00
Yolo .....	2,000 00	4,000 00
Stanislaus .....	30,000 00	60,000 00
Napa .....	3,500 00	7,000 00
Totals .....	\$1,650,250 86	\$3,336,700 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County bonds .....	\$5,000 00	\$5,000 00	\$5,500 00
Contra Costa County bonds .....	11,000 00	12,020 00	12,020 00
Oregon Railroad and Navigation Company bonds .....	20,000 00	21,425 00	21,800 00
United States bonds .....		11,788 75	11,788 75
Totals .....	\$36,000 00	\$50,233 75	\$51,108 75

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
360 shares Spring Valley Water Company .....	\$36,000 00	\$23,500 00	\$33,840 00
9 first mortgage bonds Nevada County Railroad Company .....	9,000 00	5,500 00	8,550 00
50 shares Oakland Gaslight and Heating Company .....	5,000 00	800 00	1,675 00
Totals .....	\$50,000 00	\$29,800 00	\$44,065 00

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier pro tem.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$54,637 50	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	71,688 62	Reserve fund and profit and loss .....	124,407 87
United States bonds .....	11,788 75	Due depositors .....	1,675,543 02
Miscellaneous bonds and stocks .....	31,935 00	Other liabilities .....	27,185 60
Loans on real estate .....	1,612,721 18		
Loans on stocks, bonds, and warrants .....	74,500 00		
Loans on personal security (including overdrafts) .....	9,051 10		
Money on hand .....	79,378 40		
Checks and other cash items .....	1,895 67		
Due from banks and bankers .....	37,394 82		
Furniture and fixtures .....	3,813 68		
Interest accrued .....	38,215 29		
Other assets .....	116 48		
Total resources .....	\$2,027,136 49	Total liabilities .....	\$2,027,136 49

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin .....	53 shares.	S. Huff .....	83 shares.
R. W. Kirkham .....	67 shares.	A. A. Moore .....	31 shares.
A. C. Henry .....	147 shares.	C. E. Palmer .....	25 shares.
H. Tubbs .....	26 shares.	Thos. Prather .....	20 shares.
D. H. Ward .....	13 shares.	E. A. Haines .....	46 shares.
R. S. Farrelly .....	97 shares.		
Total number of shares held by the Directors is .....		608 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$71,688 62	\$71,688 62



## LOANS ON REAL ESTATE.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$1,362,222 18	\$2,762,659 65
Contra Costa .....	159,212 00	318,424 00
Ventura .....	19,537 00	39,074 00
Santa Clara .....	5,250 00	10,500 00
Solano .....	16,500 00	33,000 00
San Joaquin .....	14,000 00	28,000 00
Yolo .....	1,000 00	2,000 00
Stanislaus .....	30,000 00	60,000 00
Napa .....	3,500 00	7,000 00
Marin .....	1,500 00	3,000 00
Totals .....	\$1,612,721 18	\$3,263,657 65

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County bonds .....	\$10,000 00	\$10,510 00	\$10,510 00
Oregon Railway and Navigation Company bonds .....	20,000 00	21,425 00	21,800 00
Totals .....	\$30,000 00	\$31,935 00	\$32,310 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Spring Valley Waterworks stock .....	\$30,000 00	\$20,000 00	\$28,575 00
9 Nevada County N. G. R. R. bonds .....	9,000 00	5,500 00	8,550 00
200 shares Spring Valley Waterworks stock .....	20,000 00	15,000 00	19,050 00
United States 4 per cent consols .....	30,000 00	30,000 00	37,500 00
50 shares Oakland Gaslight and Heating Company .....	5,000 00	4,000 00	1,760 50
60 shares Spring Valley Water Company .....	6,000 00		
Totals .....	\$100,000 00	\$74,500 00	\$101,152 50

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Union Savings Bank, doing business at Oakland, County of Alameda, on the twenty-first day of September, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$60,000 00	Capital paid up .....	\$200,000 00
Other real estate .....	79,589 40	Reserve fund .....	100,000 00
Invested in stocks and bonds .....	50,233 75	Due depositors .....	1,633,293 38
Loans on real estate .....	1,616,632 34	Interest collected .....	23,727 00
Loans on stocks and bonds .....	29,000 00	Rents, exchange, etc. ....	602 00
Money on hand .....	11,471 69	Dividends unpaid .....	2,561 10
Due from banks and bankers .....	124,446 55	Profit and loss .....	510 14
Expenses, taxes, etc. ....	2,872 53	Other liabilities .....	14,890 62
Other assets .....	1,307 98		
Total resources .....	\$1,975,554 24	Total liabilities .....	\$1,975,554 24

1.	Number of deposit accounts open January 1, 1886 .....	2,998
2.	Number of deposit accounts opened during past year .....	762
3.	Number of deposit accounts closed during past year .....	682
4.	Amount deposited during the past year .....	\$928,079 24
5.	Amount withdrawn during the past year .....	\$969,840 48
6.	Amount of dividends or interest to depositors for past year .....	\$69,375 55
7.	Rate per cent per annum of such dividends or interest { Term Ordinary .....	$\frac{1}{2}$ per cent.
8.	Amount of dividends to stockholders for past year .....	\$16,000 00
9.	Rate per cent per annum of same on paid up capital .....	8 per cent.
10.	Amount added to reserve fund during past year .....	
11.	Amount of gross earnings during past year .....	\$178,398 37
12.	Amount of net earnings during past year .....	\$132,163 68
13.	As of what date was an abstract made of balances due the depositors, shown by depositors' ledger .....	April 20, 1885
14.	What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date .....	None.

SEMI-ANNUAL REPORT OF THE  
VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

E. J. WILSON, President.

JOSEPH R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$17,374 68	Capital paid in coin .....	\$70,000 00
Miscellaneous bonds and stocks .....	500 00	Reserve fund and profit and loss .....	9,246 36
Loans on real estate .....	75,846 45	Due depositors .....	95,703 88
Loans on stocks, bonds, and warrants .....	12,954 23	Other liabilities .....	3,478 55
Loans on other securities (grain, etc.) .....	4,291 81		
Money on hand .....	26,935 42		
Due from banks and bankers .....	34,340 90		
Furniture and fixtures .....	3,000 00		
Interest accrued .....	3,085 30		
Other assets .....	100 00		
Total resources .....	\$178,428 79	Total liabilities .....	\$178,428 79

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$187,700; the total amount actually paid in coin by stockholders for capital stock is \$187,700. The total number of shares of stock issued is 1,877; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson .....	277 shares.	S. G. Hilborn .....	3 shares.
C. Hartson .....	400 shares.	J. R. English .....	33 shares.
A. T. Robinson .....	55 shares.	M. J. Wright .....	5 shares.
P. W. Dillon .....	20 shares.		

Total number of shares held by the Directors is ..... 793 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano .....	\$17,374 68	\$17,374 68

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano .....	\$74,046 45	\$150,000 00
Fresno .....	1,800 00	3,500 00
Totals .....	\$75,846 45	\$153,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
One Solano County five per cent road bond----	\$500 00	\$500 00	\$500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
3,200 shares Vallejo Land and Improvement Company (Hall)-----	\$320,000 00	\$6,000 00	\$16,000 00
Treasurer's warrants, I. O. G. T. Home (accepted)-----	1,735 00	1,735 00	1,735 00
40 shares Italian-Swiss Agricultural Colony----	2,400 00	500 00	2,000 00
100 shares Vallejo Gaslight Company stock----	10,000 00	500 00	1,000 00
625 shares Vallejo Gaslight Company stock----	62,500 00	3,000 00	6,250 00
United States four per cent bonds-----	1,000 00	634 23	1,200 00
Vallejo school warrant orders -----	635 00	585 00	635 00
Totals-----	\$398,270 00	\$12,954 23	\$28,820 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in store, merchandise, endowment policy, and pass-book on own bank-----	\$4,291 81	\$6,037 00

SEMI-ANNUAL REPORT OF THE

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

E. J. WILSON, President.

J. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt -----	\$17,336 46	Capital paid in coin -----	\$70,000 00
Miscellaneous bonds and stocks -----	500 00	Reserve fund and profit and loss -----	7,881 36
County warrants -----	21 50	Due depositors -----	87,182 88
Loans on real estate -----	75,409 61	Other liabilities-----	3,930 57
Loans on stocks, bonds, and warrants -----	12,271 31		
Loans on other securities (grain, etc.) -----	724 00		
Money on hand -----	31,787 63		
Due from banks and bankers-----	26,661 25		
Furniture and fixtures -----	2,000 00		
Expenses and taxes -----	2,283 05		
Total resources-----	\$168,994 81	Total liabilities-----	\$168,994 81

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$187,700; the total amount actually paid in coin by stockholders for capital stock is \$187,700. The total number of shares of stock issued is 1,877; the amount paid up on each share of stock is \$100.

NOTE.—Difference in amount of capital stock written off, \$117,700.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson .....	277 shares.	D. G. Hilborn .....	3 shares.
C. Hartson .....	400 shares.	J. R. English .....	33 shares.
A. T. Robinson .....	55 shares.	M. J. Wright .....	5 shares.
P. W. Dillon .....	20 shares.		

Total number of shares held by the Directors is ..... 793 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano .....	\$17,336 46	\$17,336 46

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano .....	\$73,609 61	\$150,000 00
Fresno .....	1,800 00	3,500 00
Totals .....	\$75,409 61	\$153,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County five per cent road bond .....	\$500 00	\$500 00	\$500 00
2 Solano County juror certificates .....	23 25	21 50	23 25
Totals .....	\$523 25	\$521 50	\$523 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
3,200 shares Vallejo Land and Improvement Company's stock .....	\$320,000 00	\$6,000 00	\$16,000 00
40 shares Italian-Swiss Agricultural Colony .....	2,400 00	250 00	2,000 00
100 shares Vallejo Gaslight Company's stock .....	10,000 00	500 00	1,000 00
525 shares Vallejo Gaslight Company's stock .....	52,500 00	451 31	5,250 00
1 share Vallejo City bond .....	1,000 00	150 00	1,000 00
Accepted Treasurer's warrants I. O. G. T. Home .....	3,720 00	3,720 00	3,720 00
United States bond .....	1,000 00	1,200 00	1,200 00
Totals .....	\$390,620 00	\$12,271 31	\$30,170 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Jewelry, wine in store, endowment policy, etc. ....	\$724 00	\$1,537 00



BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Vallejo Savings and Commercial Bank, doing business in Vallejo, County of Solano, on the seventh day of April, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$17,328 46	Capital paid up.....	\$70,000 00
Invested in bonds.....	500 00	Due depositors.....	90,743 81
Loans on real estate.....	77,711 65	Interest collected.....	1,210 26
Loans on stocks and bonds.....	10,112 88	Rents, exchange, etc.....	205 21
Loans on other securities (grain, etc.).....	749 00	Profit and loss.....	7,881 36
Money on hand.....	32,446 97	Other liabilities.....	200 22
Due from banks and bankers.....	28,246 41		
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	1,145 49		
Total resources.....	\$170,240 86	Total liabilities.....	\$170,240 86

VALLEJO, April 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Vallejo Savings and Commercial Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. J. WILSON, President.  
J. R. ENGLISH, Cashier.

Subscribed and sworn to before me, this eighth day of April, 1886.

J. M. LITCHFIELD,  
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Vallejo Savings and Commercial Bank on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886.....	108
2. Number of deposit accounts opened during past year.....	58
3. Number of deposit accounts closed during past year.....	48
4. Amount deposited during the past year.....	\$26,583 17
5. Amount withdrawn during the past year.....	\$31,971 09
6. Amount of dividends or interest to depositors for past year.....	\$1,379 35
7. Rate per cent per annum of such dividends or interest { Term.....	4 per cent.
Ordinary.....	None.
8. Amount of dividends to stockholders for past year.....	None.
9. Rate per cent per annum of same on paid up capital.....	None.
10. Amount added to reserve fund during past year.....	\$7,953 29
11. Amount of gross earnings during past year.....	\$15,962 13
12. Amount of net earnings during past year.....	\$11,038 59
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.



## REMARKS ON LOCATION.

The Vallejo Savings and Commercial Bank is located in Vallejo, Solano County. The country surrounding Vallejo is considered a very good stock raising district. It is also reasonably good for grain. The freight charges are not unreasonably high, being about one dollar per ton. Its nearness to the Navy Yard and other United States works adds much to its prosperity.

The bank some years ago met with a severe loss, but it is now well managed, and with satisfactory results to its shareholders.

---

SEMI-ANNUAL REPORTS AND EXAMINATIONS  
OF  
COMMERCIAL BANKS OF CALIFORNIA.

---

ALPHABETICALLY ARRANGED.

---



# REPORTS OF COMMERCIAL BANKS.

SEMI-ANNUAL REPORT OF THE

## BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3:30 P. M.)

PLEZ JAMES, President.

———, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,300 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	9,785 60	Reserve fund and profit and loss .....	7,789 27
Loans on real estate .....	13,600 00	Due depositors .....	69,321 11
Loans on personal security (including overdrafts) .....	38,230 05		
Money on hand .....	8,965 10		
Due from banks and bankers .....	20,229 63		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$97,110 38	Total liabilities .....	\$97,110 38

### DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott .....	10 shares.	E. F. Spence .....	10 shares.
W. K. James .....	10 shares.	P. James .....	485 shares.
H. Mabury .....	485 shares.		

Total number of shares held by the Directors is ..... 1,000 shares.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$9,785 60	\$12,000 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$13,600 00	\$25,000 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

PLEZ JAMES, President.

(Office hours: — A. M. to — P. M.)

——, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,300 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	10,028 05	Reserve fund and profit and	
Miscellaneous bonds and stocks ..	1,309 00	loss .....	6,011 32
Loans on real estate .....	10,000 00	Due depositors .....	69,630 69
Loans on personal security (in-			
cluding overdrafts) .....	37,429 35		
Money on hand .....	8,065 03		
Due from banks and bankers .....	22,510 58		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$95,642 01	Total liabilities .....	\$95,642 01

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott .....	10 shares.	H. Mabury .....	485 shares.
W. J. James .....	10 shares.	P. James .....	485 shares.
E. F. Spence .....	10 shares.		

Total number of shares held by the Directors is ..... 1,000 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$10,028 05	\$14,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$10,000 00	\$18,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Anaheim, doing business at Anaheim, County of Los Angeles, on the third day of November, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,250 00	Capital paid up.....	\$20,000 00
Other real estate .....	9,695 10	Surplus—reserve fund.....	6,735 58
Invested in warrants .....	227 85	Due depositors .....	84,209 05
Loans on real estate.....	15,359 85	Interest collected.....	1,778 62
Loans on stocks and bonds.....	2,250 00	Rents, exchange, etc. ....	120 40
Loans on personal security.....	29,457 81	Profit and loss .....	32 22
Money on hand .....	8,490 35		
Due from banks and bankers.....	39,968 94		
Furniture, fixtures, etc.....	2,050 00		
Expenses, taxes, etc.....	1,125 97		
Total resources .....	\$112,875 87	Total liabilities .....	\$112,875 87

ANAHEIM, November 4, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Anaheim, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

PLEZ JAMES, President.

Subscribed and sworn to before me, this fourth day of November, 1885.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Anaheim is located in the Town of Anaheim, in Los Angeles County. Anaheim is the center of a most prosperous wine and fruit producing section. The land in its native state is worth from fifty to one hundred dollars per acre. The population of the town is about one thousand. The bank has in the past met with some drawbacks, but, under its present good management, it is doing well, and has a good outlook for continued success in the future.



## SEMI-ANNUAL REPORT OF THE

## BANK OF BENICIA.

[Incorporated December 1, 1881.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

WM. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,270 00	Capital paid in coin .....	\$46,000 00
County warrants .....	2,952 99	Reserve fund and profit and loss .....	4,286 28
Loans on real estate .....	32,455 90	Due depositors .....	14,754 51
Loans on personal security (including overdrafts) .....	32,428 27	Due banks and bankers .....	18,815 29
Money on hand .....	5,164 10	Other liabilities .....	10,717 07
Checks and other cash items .....	20 50		
Furniture and fixtures .....	1,524 52		
Expenses and taxes .....	6,756 87		
Total resources .....	\$94,573 15	Total liabilities .....	\$94,573 15

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$46,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William F. Goad .....	110 shares.	John Lynch .....	20 shares.
W. C. Belcher .....	120 shares.	J. E. Crooks .....	100 shares.
N. D. Rideout .....	50 shares.		

Total number of shares held by the Directors is ..... 400 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$17,966 06	\$40,000 00
Colusa .....	768 00	1,500 00
Tehama .....	13,721 84	29,000 00
Totals .....	\$32,455 90	\$70,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Benicia city warrants, discounted .....	\$2,799 50	\$2,952 99	\$3,060 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF BENICIA.

[Incorporated December 1, 1881.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,270 00	Capital paid in coin .....	\$50,000 00
County warrants .....	1,499 70	Reserve fund and profit and loss .....	2,305 19
Loans on real estate .....	28,821 84	Due depositors .....	19,632 30
Loans on personal security (including overdrafts) .....	36,086 30	Due banks and bankers .....	13,632 47
Money on hand .....	7,655 60	Other liabilities .....	4,334 74
Furniture and fixtures .....	1,524 52		
Expenses and taxes .....	1,046 74		
Total resources .....	\$89,904 70	Total liabilities .....	\$89,904 70

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad .....	120 shares.	J. Lynch .....	22 shares.
W. C. Belcher .....	131 shares.	J. E. Crooks .....	109 shares.
N. D. Rideout .....	54 shares.		

Total number of shares held by the Directors is ..... 436 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$15,100 00	\$50,000 00
Tehama .....	13,721 84	30,000 00
Totals .....	\$28,821 84	\$80,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Benicia city warrants .....	\$1,401 30	\$1,499 70	\$1,595 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Benicia, doing business at Benicia, County of Solano, on the eighth day of April, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,270 00	Capital paid up.....	\$50,000 00
Invested in stocks and bonds.....	1,480 87	Reserve fund.....	2,000 00
Loans on real estate.....	28,476 00	Due depositors.....	26,756 84
Loans on stocks and bonds.....	925 00	Due banks and bankers.....	3,314 37
Loans on personal security.....	33,972 87	Interest collected.....	3,346 78
Money on hand.....	5,543 55	Profit and loss.....	183 07
Furniture, fixtures, etc.....	1,524 52		
Expenses, taxes, etc.....	408 25		
Total resources.....	\$85,601 03	Total liabilities.....	\$85,601 06

BENICIA, April 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Benicia, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. L. CROOKS,  
Assistant Cashier.

Subscribed and sworn to before me, this eighth day of April, 1886.

J. M. LITCHFIELD,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Benicia is located in the Town of Benicia, Solano County. This town has about three thousand inhabitants, and cast a vote at the last election of about five hundred. Land in its neighborhood is worth from thirty to seventy-five dollars per acre, and produces fruit of all kinds, and grain remarkably well. It is only thirty miles by rail or water from San Francisco, and the freight charges are very reasonable. The bank is safely managed, and pays its shareholders about eight per cent per annum on the capital invested.

## SEMI-ANNUAL REPORT OF THE

## BANK OF BUTTE COUNTY—CHICO.

[Incorporated January, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$30,000 00	Capital paid in coin .....	\$250,000 00
Miscellaneous bonds and stocks .....	52,080 00	Reserve fund and profit and loss .....	60,574 85
County warrants .....	10,292 52	Due depositors .....	223,270 28
Loans on real estate .....	81,833 00	Due banks and bankers .....	4,617 14
Loans on other securities (grain, etc.) .....	75,075 00		
Loans on personal security (including overdrafts) .....	254,034 51		
Money on hand .....	30,118 52		
Due from banks and bankers .....	1,028 72		
Furniture, fixtures, etc. ....	2,000 00		
Other assets .....	2,000 00		
Total resources .....	\$538,462 27	Total liabilities .....	\$538,462 27

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout .....	350 shares.	Chas. Faulkner .....	375 shares.
Geo. C. Perkins .....	400 shares.	J. R. Robinson .....	40 shares.
F. C. Lusk .....	200 shares.		

Total number of shares held by the Directors is .....1,365 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$80,174 00	\$130,000 00
Tehama .....	1,659 00	3,000 00
Totals .....	\$81,833 00	\$133,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Butte County school and road warrants .....	\$10,500 00	\$10,292 52
603 shares Chico Gas Company .....	30,150 00	18,090 00
831 shares Chico Water Company .....	83,100 00	33,240 00
25 shares Odd Fellows Hall stock .....	500 00	500 00
10 shares Chico Livery Stable stock .....	250 00	250 00
Totals .....	\$124,500 00	\$62,372 52

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$75,075 00	\$114,405 00
Description of the "Other Assets."	Amount on Books.	Market Value.
24 miles of telephone line from Chico to Oroville.....	\$2,000 00	\$2,000 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF BUTTE COUNTY—CHICO.

[Incorporated January —, 1873.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
Miscellaneous bonds and stocks.....	51,830 00	Reserve fund and profit and loss.....	67,879 03
Loans on real estate.....	104,560 00	Due depositors.....	178,757 76
Loans on other securities (grain, etc.).....	20,150 00	Due banks and bankers.....	72,252 59
Loans on personal security (including overdrafts).....	329,494 17	Other liabilities.....	120 00
Money on hand.....	28,325 30		
Due from banks and bankers.....	193 68		
Furniture and fixtures.....	2,000 00		
Other assets.....	2,456 23		
Total resources.....	\$569,009 38	Total liabilities.....	\$569,009 38

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout.....	350 shares.	J. R. Robinson.....	90 shares.
G. C. Perkins.....	400 shares.	C. Faulkner.....	375 shares.
F. C. Lusk.....	200 shares.		

Total number of shares held by the Directors is.....1,415 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$102,901 00	\$150,000 00
Tehama.....	1,659 00	3,000 00
Totals.....	\$104,560 00	\$153,000 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
603 shares Chico gas stock.....	\$30,150 00	\$18,090 00	\$18,090 00
831 shares Chico Water Company stock.....	83,100 00	33,240 00	33,240 00
25 shares Odd Fellows' Hall stock.....	500 00	500 00	500 00
Totals .....	\$113,750 00	\$51,830 00	\$51,830 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$11,865 00	\$13,000 00
Grain bags .....	8,285 00	18,000 00
Totals .....	20,150 00	\$31,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Butte County, doing business at Chico, County of Butte, on the twelfth day of September, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$30,000 00	Capital paid up .....	\$250,000 00
Invested in stocks and bonds.....	52,268 87	Reserve fund.....	30,000 00
Loans on real estate .....	113,503 08	Due depositors .....	203,740 87
Loans on other securities (grain, etc.) .....	177,376 23	Due banks and bankers .....	102,914 06
Loans on personal security .....	315,685 34	Interest collected.....	2,174 31
Money on hand.....	40,436 88	Rents, exchange, etc. ....	489 64
Due from banks and bankers .....	1,204 58	Profit and loss .....	14,289 01
Furniture, fixtures, etc.....	2,000 00	Other liabilities.....	134,555 00
Expenses, taxes, etc.....	1,559 75		
Other assets .....	4,128 16		
Total resources.....	\$738,162 89	Total liabilities.....	\$738,162 89

CHICO, September 14, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California :

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA,        }  
County of Butte.        } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Butte County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

CHARLES FAULKNER, Cashier.

Subscribed and sworn to before me, this fourteenth day of September, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.



## REMARKS ON LOCATION.

The Bank of Butte County and the Bank of Chico are both located in the Town of Chico, Butte County. This town is a thriving and prosperous center, with a fine farming district all around it. It is a great wheat-growing section, and nearly all the farming products are sent to market by the Sacramento river, which gives low freight charges compared with inland wheat districts where they have to depend on rail alone. Grapes and fruit of all kinds do well in this section. Chico has a population of nearly five thousand and it cast a vote of over twelve hundred at the last election. The banks are both well conducted, doing a satisfactory business, and pay their shareholders from eight to nine per cent per annum on their investments.

## SEMI-ANNUAL REPORT OF THE

## BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$250,000 00	Capital paid in coin .....	\$3,000,000 00
Real estate taken for debt ..	432,139 36	Reserve fund and profit and loss .....	1,870,802 63
Miscellaneous bonds and stocks .....	738,336 25	Due depositors .....	6,512,322 47
County warrants .....		Due banks and bankers .....	63,043 93
Loans on real estate .....	509,407 69	Other liabilities .....	3,145 00
Loans on stocks, bonds, and warrants .....	1,297,578 47		
Loans on other securities (grain, etc.) .....	1,194,183 79		
Loans on personal security (including overdrafts) .....	3,783,911 51		
Money on hand .....			
Checks and other cash items .....	1,233,961 23		
Due from banks and bankers ..	1,886,874 67		
Other assets .....	122,921 06		
Total resources .....	\$11,449,314 03	Total liabilities .....	\$11,449,314 03

## DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Alvord .....	152 shares.	Jas. Freeborn .....	250 shares.
Chas. Mayne .....	205 shares.	M. Lewis .....	600 shares.
J. Lincoln .....	100 shares.	E. W. Newhall .....	150 shares.
A. Grant .....	240 shares.	F. W. Sharon .....	180 shares.
J. C. Wilmerding .....	210 shares.	A. K. P. Harmon .....	100 shares.

Total number of shares held by the Directors is..... 2,187 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$248,685 75	\$1,000,000 00
Alameda .....	15,607 89	
Marin .....	492 26	
Fresno .....	92,654 03	
Mono .....	10,000 00	
San Mateo .....	41,257 34	
Amador .....	9,446 17	
State of Illinois .....	13,995 92	
Totals .....	\$432,139 36	\$1,000,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$51,442 10	\$700,000 00
Sonoma .....	3,055 00	
Merced .....	108,208 66	
Fresno .....	172,845 03	
Tulare .....	40,000 00	
San Luis Obispo .....	5,428 90	
Colusa .....	100,000 00	
Nevada .....	7,000 00	
Alameda .....	21,428 00	
Totals .....	\$509,407 69	\$700,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Market Value.
Foreign securities .....	\$514,501 40	\$750,000 00
Contra Costa Water Company's bonds .....	45,000 00	
Los Angeles County bonds .....	90,000 00	
San Joaquin and Kings River Canal and Irrigation Com- pany's stock .....	11,847 45	
San Jacinto Tin Company's stock .....		
Central Railroad Company's stock .....	86,987 40	
Controller's warrants .....		
Totals .....	\$738,336 25	\$750,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Carson and Colorado Railroad Company bonds .....	\$140,000 00	\$270,000 00
Sutter Street and City Railroad stock .....	124,011 52	
United States bonds .....	500 00	1,250,000 00
Stock of incorporated mining companies .....	15,768 52	
Stock of other than mining companies .....	1,017,298 43	
Totals .....	\$1,297,578 47	\$1,520,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, merchandise, and warehouse receipts .....	\$1,120,292 10	\$1,200,000 00
Assignment of contracts, mortgages, collateral notes, etc. ....	73,891 69	
Totals .....	\$1,194,183 79	\$1,200,000 00

Description of the "Other Assets."	Amount on Books.
Life insurance account .....	\$77,283 38
Burlap and bag account .....	45,637 68
Total .....	\$122,921 06

SEMI-ANNUAL REPORT OF THE  
BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

WM. ALVORD, President. (Office hours : — A. M. to — P. M.) THOS. BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$250,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt....	438,742 15	Reserve fund and profit and loss .....	1,939,302 97
United States bonds .....	5,463 43	Due depositors .....	7,802,513 16
Miscellaneous bonds and stocks .....	693,561 35	Due banks and bankers .....	238,478 86
Loans on real estate .....	562,696 85	Other liabilities.....	3,867 50
Loans on stocks, bonds, and warrants .....	1,106,834 46		
Loans on other securities (grain, etc.) .....	370,355 05		
Loans on personal security (including overdrafts) .....	4,311,491 77		
Money on hand .....	3,492,931 09		
Due from banks and bankers .....	1,699,523 23		
Other assets .....	52,563 11		
Total resources .....	\$12,984,162 49	Total liabilities .....	\$12,984,162 49

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Alvord .....	152 shares.	J. Freeborn .....	250 shares.
F. G. Newlands .....	160 shares.	M. Lewis .....	610 shares.
Chas. Mayne .....	205 shares.	E. W. Newhall .....	150 shares.
J. Lincoln .....	100 shares.	F. W. Sharon .....	180 shares.
A. Grant .....	240 shares.	A. K. P. Harmon .....	100 shares.
J. C. Wilmerding .....	210 shares.		
Total number of shares held by the Directors is .....			2,357 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$252,032 03	\$300,000 00
Alameda .....	15,337 14	17,000 00
Marin .....	6,630 41	8,000 00
Fresno .....	89,962 37	500,000 00
Mono .....	10,000 00	10,000 00
San Mateo .....	41,599 11	50,000 00
Amador .....	9,185 17	10,000 00
Lots in Cornell (Illinois) .....	13,995 92	15,000 00
Totals .....	\$438,742 15	\$910,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$66,500 00	
Fresno .....	190,107 76	
San Francisco .....	43,542 22	
Colusa and Tehama .....	100,000 00	
Merced .....	93,262 00	\$950,000 00
San Luis Obispo .....	5,228 00	
Marin .....	1,500 00	
Sonoma .....	3,055 97	
Tulare .....	52,500 00	
Nevada .....	7,000 00	
Totals .....	\$562,696 85	\$950,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Foreign securities, German consols .....	\$514,501 40	
Los Angeles County bonds .....	168,712 50	
San Joaquin and Kings River Canal and Irrigation Company stock .....	10,347 45	\$800,000 00
San Jacinto Tin Company's stock and Central Railroad Company stock .....		
Totals .....	\$693,561 35	\$800,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Company stock .....	\$197,495 20	
Carson and Colorado Railroad bonds .....	140,000 00	
United States bonds .....	1,100 00	
Stocks of incorporated mining companies .....	5,000 00	\$1,250,000 00
Stocks of other companies .....	610,123 76	
Sutter Street Railroad and other city stocks .....	152,200 00	
Warrants .....	915 50	
Totals .....	\$1,106,834 46	\$1,250,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, merchandise, assignment of contracts, mortgages, collateral notes, etc. ....	\$370,355 05	\$500,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of California, doing business at City and County of San Francisco, on the first day of September, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$250,000 00	Capital paid up .....	\$3,000,000 00
Other real estate .....	530,938 95	Reserve fund .....	1,000,000 00
Invested in stocks and bonds .....	698,765 78	Due depositors .....	5,757,496 25
Loans on real estate .....	519,002 27	Due banks and bankers .....	885,172 36
Loans on stocks and bonds .....	730,707 64	Interest collected .....	29,146 10
Loans on other securities (grain, etc.) .....	833,600 89	Rents, exchange, etc. ....	13,207 32
Loans on personal security .....	3,047,095 70	Dividends unpaid .....	4,177 50
Money on hand .....	2,048,362 04	Profit and loss .....	853,914 24
Due from banks and bankers .....	2,240,404 33	Other liabilities .....	7,446 80
Expenses, taxes, etc. ....	11,177 96		
Bullion on hand .....	520,413 20		
Other assets .....	120,091 81		
Total resources .....	\$11,550,560 57	Total liabilities .....	\$11,550,560 57

SAN FRANCISCO, September 4, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
W. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of California, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WILLIAM ALVORD, President.  
THOMAS BROWN, Cashier.

Subscribed and sworn to before me, this second day of September, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.



## SEMI-ANNUAL REPORT OF THE

## CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours : 9 A. M. to 4 P. M.)

JOHN D. FRY, President.

CHARLES R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including vaults .....	\$800,000 00	Capital paid in coin .....	\$899,980 50
Miscellaneous bonds and stocks .....	40,840 00	Reserve fund and profit and loss .....	33,526 27
Loans on stocks, bonds, and warrants .....	330,315 39	Due depositors .....	320,644 16
Loans on other securities (grain, etc.) .....	15,400 00	Other liabilities .....	92 17
Money on hand .....	27,506 90		
Checks and other cash items .....	656 56		
Due from banks and bankers .....	38,001 64		
Other assets .....	1,522 61		
Total resources .....	\$1,254,243 10	Total liabilities .....	\$1,254,243 10

## DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$899,980 50. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45 on 19,996 $\frac{1}{10}$  shares, and \$40 on 3 $\frac{4}{10}$  shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

John D. Fry .....	230 shares.	Peter Dean .....	100 shares.
Thomas R. Hayes .....	100 shares.	Frank H. Woods .....	300 shares.
Samuel Davis .....	100 shares.	Charles Main .....	242 shares.
Washington L. Elliott .....	110 shares.	J. G. Wickersham .....	755 shares.
Henry Wadsworth .....	100 shares.	James H. Goodman .....	1,272 shares.
George L. Bradley .....	200 shares.		

Total number of shares held by the Directors is ..... 3,509 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
600 shares Presidio and Ferries Railroad Company's stock .....	\$60,000 00	\$28,200 00	\$29,543 89
1,000 California Wireworks bonds .....	10,000 00	10,100 00	10,000 00
1,500 Natoma Water and Mining Company's bonds .....	1,500 00	1,500 00	1,500 00
Coupons City and County of San Francisco .....	1,040 00	1,040 00	1,040 00
Totals .....	\$72,540 00	\$40,840 00	\$42,083 89

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$330,315 39	\$507,011 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse and Safe Deposit receipts for merchandise.....	\$15,400 00	\$20,670 00

## SEMI-ANNUAL REPORT OF THE

## CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

J. D. FRY, President.

C. R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$800,000 00	Capital paid in coin .....	\$899,982 00
Miscellaneous bonds and stocks (market price).....	60,055 00	Reserve fund and profit and loss .....	29,140 68
Loans on stocks, bonds, and warrants .....	185,114 11	Due depositors .....	202,222 61
Loans on other securities (grain, etc.).....	29,550 00	Other liabilities.....	6,135 38
Money on hand .....	38,583 79		
Due from banks and bankers .....	23,011 76		
Interest accrued.....	1,166 01		
Total resources.....	\$1,137,480 67	Total liabilities.....	\$1,137,480 67

## DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$889,982. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45 on 19,996 $\frac{2}{3}$  and \$40 on 3 $\frac{1}{3}$  shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry .....	230 shares.	A. D. Sharon .....	200 shares.
I. G. Wickersham.....	755 shares.	C. Main .....	242 shares.
W. L. Elliott .....	110 shares.	S. Davis .....	100 shares.
F. H. Wood .....	300 shares.	J. H. Goodman.....	1,272 shares.
J. B. Stetson .....	150 shares.	T. R. Hayes .....	100 shares.
G. L. Bradley .....	200 shares.		

Total number of shares held by the Directors is..... 3,659 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
600 shares Presidio and Ferries Railroad stock..	\$60,000 00	\$29,547 64	\$30,000 00
California Wireworks bonds .....	10,000 00	10,000 00	10,000 00
200 shares Spring Valley Waterworks stock .....	20,000 00	19,693 75	19,100 00
Coupons City and County of San Francisco.....	955 00	955 00	955 00
Totals.....	\$90,955 00	\$60,196 39	\$60,055 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$185,114 11	\$293,205 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse and Safe Deposit receipts .....	\$29,550 00	\$70,645 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the California Safe Deposit and Trust Company, doing business at City and County of San Francisco, on the twentieth day of February, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including safe deposit vaults .....	\$700,000 00	Capital paid up .....	\$799,982 00
Invested in stocks and bonds .....	40,000 00	Due depositors .....	179,461 38
Loans on stocks and bonds .....	189,866 82	Interest collected .....	2,712 24
Loans on other securities .....	12,000 00	Rents, exchange, etc. ....	9,704 90
Money on hand .....	56,678 20	Dividends unpaid .....	446 16
Due from banks and bankers .....	5,138 33	Profit and loss .....	12,226 79
Expenses, taxes, etc. ....	850 12		
Total resources .....	\$1,004,533 47	Total liabilities .....	\$1,004,533 47

SAN FRANCISCO, February 23, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of San Francisco. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the California Safe Deposit and Trust Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. R. THOMPSON, Treasurer.

Subscribed and sworn to before me, this twenty-third day of February, 1886.

WM. F. WHITE,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE  
CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

N. D. RIDEOUT, President. (Office hours: 10 A. M. to 3 P. M.) A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
State warrants	\$24,165 50	Capital paid in coin	\$200,000 00
Loans on real estate	194,505 00	Reserve fund and profit and loss	31,208 85
Loans on stocks, bonds, and warrants	34,750 00	Due depositors	594,548 13
Loans on other securities (grain, etc.)	26,745 00	Due banks and bankers	135,120 76
Loans on personal security (including overdrafts)	388,894 56		
Money on hand	186,190 22		
Checks and other cash items	765 11		
Due from banks and bankers	102,232 28		
Furniture and fixtures	2,411 00		
Other assets	219 07		
Total resources	\$960,877 74	Total liabilities	\$960,877 74

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	2,950 shares.	J. R. Watson	200 shares.
C. W. Clark	200 shares.	Jos. Steffens	150 shares.
Frederick Cox	200 shares.	A. Abbott	100 shares.
Geo. C. Perkins	200 shares.		

Total number of shares held by the Directors is 4,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$500 00	\$1,500 00
Amador	2,000 00	3,500 00
Butte	28,105 00	50,000 00
El Dorado	2,000 00	4,000 00
Fresno	4,000 00	12,000 00
Lassen	13,000 00	30,000 00
Nevada	1,500 00	2,000 00
Placer	7,500 00	13,500 00
Sacramento	110,500 00	205,000 00
Yolo	22,000 00	50,000 00
Lyon County, Nevada	3,400 00	5,000 00
Totals	\$194,505 00	\$376,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State of California warrants.....	\$24,165 50	\$24,165 50	\$24,165 50

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital Savings Bank, Sacramento .....	\$9,100 00	\$3,000 00	\$5,460 00
Bank of Butte County, Chico .....	5,000 00	4,000 00	5,500 00
People's Savings Bank, Sacramento .....	11,745 00	3,500 00	7,047 00
Sacramento Bank, Sacramento .....	3,000 00	1,500 00	3,000 00
Farmers' Bank of Wheatland .....	32,000 00	3,500 00	10,240 00
Building and Loan Association .....	5,000 00	1,100 00	1,750 00
Sonoma Democrat Publishing Company .....	27,800 00	2,000 00	8,000 00
State of California warrants .....	16,150 00	16,150 00	16,150 00
Totals .....	\$109,795 00	\$34,750 00	\$57,147 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Sundry notes secured by warehouse receipts and insurance policies.....	\$26,745 00	\$35,000 00

## SEMI-ANNUAL REPORT OF THE

## CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants .....	\$965 47	Capital paid in coin .....	\$200,000 00
Loans on real estate .....	207,592 00	Reserve fund and profit and loss .....	45,095 37
Loans on stocks, bonds, and warrants .....	29,500 00	Due depositors .....	568,525 15
Loans on personal security (including overdrafts) .....	351,059 60	Due banks and bankers .....	19,135 69
Money on hand .....	146,529 37		
Checks and other cash items .....	2,108 17		
Due from banks and bankers .....	90,905 89		
Furniture and fixtures .....	2,411 00		
Other assets .....	1,684 71		
Total resources .....	\$832,756 21	Total liabilities .....	\$832,756 21



## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Abbott .....	100 shares.	N. D. Rideout .....	3,000 shares.
F. Cox .....	200 shares.	J. Steffins .....	350 shares.
C. W. Clark .....	200 shares.	J. R. Watson .....	200 shares.
G. C. Perkins .....	200 shares.		

Total number of shares held by the Directors is.....4,250 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$103,043 00	\$200,000 00
Colusa .....	25,682 73	50,000 00
Yolo .....	19,772 55	30,000 00
Nevada .....	1,506 72	2,000 00
Lassen .....	21,000 00	60,000 00
Fresno .....	4,000 00	8,000 00
San Joaquin .....	21,565 00	40,000 00
Alameda .....	1,022 00	3,000 00
Placer .....	10,000 00	20,000 00
Totals .....	\$207,592 00	\$413,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
28,028 shares People's Savings Bank .....	\$5,000 00
440 shares Sacramento Bank .....	14,500 00
5 shares Woodland Opera House .....	300 00
320 shares Farmers' Bank of Wheatland .....	3,200 00
92 shares Savings Bank .....	4,500 00
278 shares Sonoma Publishing Company .....	2,000 00
Total .....	\$29,500 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the California State Bank, doing business at Sacramento, County of Sacramento, on the second day of March, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$163,270 35	Capital paid up .....	\$200,000 00
Loans on stocks and bonds .....	13,236 62	Reserve fund .....	30,000 00
Loans on other securities (grain, etc.) .....	10,352 00	Due depositors .....	509,330 82
Loans on personal security .....	444,086 70	Due banks and bankers .....	138,346 98
Money on hand .....	159,631 59	Interest collected .....	7,277 77
Due from banks and bankers .....	88,024 44	Rents, exchange, etc. ....	246 86
Furniture, fixtures, etc. ....	2,411 00		
Expenses, taxes, etc. ....	2,935 68		
Other assets .....	1,254 05		
Total resources .....	\$885,202 43	Total liabilities .....	\$885,202 43



SACRAMENTO, March 3, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Sacramento. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the California State Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. ABBOTT, Cashier.

Subscribed and sworn to before me, this third day of March, 1886.

WM. F. WHITE,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The California State Bank is located in the City of Sacramento. It is well conducted and is a financial success. It has, so far, paid no dividends to its shareholders, but fifty thousand dollars of its earnings have been capitalized, and a reserve of a yet larger sum has been accumulated. Sacramento has a population of about twenty-five thousand. It is the capital of the State and is too well known to need further comment.

## SEMI-ANNUAL REPORT OF THE

## BANK OF CHICO.

[Incorporated December 26, 1872.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt.....	1,983 82	Reserve fund and profit and loss .....	75,831 07
Miscellaneous bonds and stocks.....	27,668 75	Due depositors .....	128,970 48
County warrants .....	443 48	Due banks and bankers .....	39,781 27
Loans on real estate .....	142,269 35	Other liabilities .....	4,722 00
Loans on stocks, bonds, and warrants .....	10,878 07		
Loans on other securities (grain, etc.) .....	3,035 00		
Loans on personal security (including overdrafts) .....	98,504 05		
Money on hand .....	45,992 06		
Due from banks and bankers.....	156 60		
Furniture and fixtures .....	2,500 00		
Other assets .....	2,873 64		
Total resources .....	\$349,304 82	Total liabilities .....	\$349,304 82

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew .....	2,591 shares.	Orrin Gowell .....	845 shares.
Emery Moses .....	210 shares.		

Total number of shares held by the Directors is ..... 3,646 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$425 00	\$450 00
Tehama .....	1,558 82	1,600 00
Totals .....	\$1,983 82	\$2,050 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$72,861 40	\$162,050 00
Colusa .....	19,776 78	30,172 00
Tehama .....	3,631 17	8,000 00
San Francisco .....	46,000 00	70,500 00
Totals .....	\$142,269 35	\$270,722 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare bonds.....	\$25,000 00	\$26,418 75	\$27,500 00
Odd Fellows' building stock.....	1,300 00	1,250 00	1,300 00
County warrants.....	444 93	443 48	444 93
Totals.....	\$26,744 93	\$28,112 23	\$29,244 93

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County warrants.....	\$5,923 17	\$5,533 07	\$5,923 17
Odd Fellows' building stock.....	700 00	625 00	700 00
Chico Livery Company stock.....	2,450 00	1,220 00	1,848 00
Chico Water Company stock.....	3,200 00	1,100 00	1,600 00
Tulare coupons.....	2,500 00	2,400 00	2,500 00
Totals.....	\$14,773 17	\$10,878 07	\$12,571 17

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (barley, etc.).....	\$3,035 00	\$5,024 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF CHICO.

[Incorporated December 26, 1872.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours : — A. M. to — P. M.)

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	1,958 82	Reserve fund and profit and loss.....	78,409 29
Miscellaneous bonds and stocks.....	27,668 75	Due depositors.....	111,653 77
Loans on real estate.....	137,084 69	Due banks and bankers.....	41,625 99
Loans on stocks, bonds, and warrants.....	3,228 50	Other liabilities.....	4,347 00
Loans on other security (grain, etc.).....	3,291 25		
Loans on personal security (including overdrafts).....	118,990 07		
Money on hand.....	27,863 30		
Due from banks and bankers.....	450 67		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$336,036 05	Total liabilities.....	\$336,036 05

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew .....	2,591 shares.	O. Gowell .....	845 shares.
M. Emery .....	210 shares.		

Total number of shares held by the Directors is ..... 3,646 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama .....	\$1,958 82	\$2,400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$68,014 80	\$157,950 00
Colusa .....	19,565 78	30,172 00
Tehama .....	3,704 11	8,800 00
San Francisco .....	45,800 00	70,500 00
Totals .....	\$137,084 69	\$267,422 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds .....	\$25,000 00	\$26,418 75	\$27,500 00
Odd Fellows' building stock .....	1,300 00	1,250 00	1,300 00
Totals .....	\$26,300 00	\$27,668 75	\$28,800 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Odd Fellows' building stock .....	\$1,200 00	\$950 00	\$1,200 00
Chico livery stock .....	2,700 00	1,378 50	2,025 00
Chico Water Company's stock .....	3,200 00	900 00	1,600 00
Totals .....	\$7,100 00	\$3,228 50	\$4,825 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, flour, corn, wood, and merchandise .....	\$3,291 25	\$5,247 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Chico, doing business at Chico, County of Butte, on the fourteenth day of September, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	2,133 82	Reserve fund.....	30,000 00
Invested in stocks and bonds.....	27,068 75	Due depositors.....	124,553 85
Loans on real estate.....	111,953 33	Due banks and bankers.....	33,710 18
Loans on stocks and bonds.....	8,923 55	Interest collected.....	3,881 64
Loans on other securities (grain, etc.).....	11,198 75	Rents, exchange, etc.....	220 22
Loans on personal security.....	88,893 24	Dividends unpaid.....	4,248 00
Money on hand.....	46,721 54	Profit and loss.....	20,694 44
Due from banks and bankers.....	451 40	Other liabilities.....	23 12
Furniture, fixtures, etc.....	2,500 00		
Expenses, taxes, etc.....	1,513 09		
Other assets.....	2,373 98		
Total resources.....	\$317,331 45	Total liabilities.....	\$317,331 45

Chico, September 15, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Butte. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Chico, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. H. CREWS, Cashier.

Subscribed and sworn to before me, this fourteenth day of September, 1885.

J. E. FARNUM,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF THE

## CITIZENS' BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$30,000 00
Real estate taken for debt .....	2,030 00	Reserve fund and profit and loss .....	18,705 26
United States bonds .....	3,631 36	Due depositors .....	162,922 86
Miscellaneous bonds and stocks .....	44,200 00	Other liabilities .....	328 99
County warrants .....	3,560 98		
Loans on real estate .....	31,485 55		
Loans on stocks, bonds, and warrants .....	800 00		
Loans on other securities (grain, etc.) .....	5,601 00		
Loans on personal security (including overdrafts) .....	35,764 93		
Money on hand .....	20,788 00		
Checks and other cash items .....	111 80		
Due from banks and bankers .....	52,304 94		
Furniture and fixtures .....	2,500 00		
Expenses and taxes .....	86 35		
Other assets .....	4,092 20		
<b>Total resources .....</b>	<b>\$211,957 11</b>	<b>Total liabilities .....</b>	<b>\$211,957 11</b>

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

John T. Morgan .....	913 shares.	Wm. Edwards .....	13 shares.
E. M. Preston .....	548 shares.	Geo. M. Hughes .....	1½ shares.
D. E. Morgan .....	106 shares.	R. M. Hunt .....	1 share.
Lord Houseman .....	21½ shares.		

Total number of shares held by the Directors is ..... 1,604 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada .....	\$2,030 00	\$2,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$31,485 55	\$50,000 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Iron Works bonds .....	\$5,000 00	\$5,325 00	\$5,325 00
California Iron and Steel Works bonds .....	5,000 00	5,000 00	5,000 00
Nevada County bonds .....	16,800 00	16,800 00	17,450 00
Contra Costa Water bonds .....	5,000 00	5,050 00	5,050 00
Spring Valley Water bonds .....	10,000 00	12,025 00	12,200 00
United States 4 per cent coupons .....	3,000 00	3,631 35	3,650 00
County warrants .....	3,560 98	3,560 98	3,560 98
Totals .....	\$48,360 98	\$51,392 34	\$52,235 98

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Water stock .....	\$1,000 00	\$300 00	\$950 00
United States bonds .....	800 00	500 00	950 00
Totals .....	\$1,800 00	\$800 00	\$1,910 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold bullion .....	\$4,341 00	\$4,500 00
Paid up endowment .....	600 00	2,000 00
Surveyor's instrument .....	30 00	40 00
Savings Bank pass-book .....	130 00	400 00
Bank certificate of deposit .....	500 00	5,000 00
Totals .....	\$5,601 00	\$11,940 00

SEMI-ANNUAL REPORT OF THE  
CITIZENS' BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

E. M. PRESTON, President.

J. T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$30,000 00
Real estate taken for debt .....	13,567 44	Reserve fund and profit and loss .....	21,461 34
United States bonds .....	3,750 00	Due depositors .....	180,816 05
Miscellaneous bonds and stocks .....	31,975 00	Due banks and bankers .....	1,531 93
County warrants .....	1,338 65	Other liabilities .....	306 41
Loans on real estate .....	48,278 00		
Loans on stocks, bonds, and warrants .....	1,050 00		
Loans on other securities (bullion, etc.) .....	9,210 00		
Loans on personal security (including overdrafts) .....	37,227 08		
Money on hand .....	57,452 95		
Checks and other cash items .....	149 50		
Due from banks and bankers .....	15,440 15		
Furniture and fixtures .....	2,500 00		
Other assets .....	7,176 96		
Total resources .....	\$234,115 73	Total liabilities .....	\$234,115 73

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are, as follows:

J. T. Morgan .....	913 shares.	W. Edwards .....	13 shares.
E. M. Preston .....	548 shares.	G. M. Hughes .....	1½ shares.
D. E. Morgan .....	106 shares.	R. M. Hunt .....	1 share.
L. Houseman .....	21½ shares.		

Total number of shares held by the Directors is 1,604 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada .....	\$13,567 44	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$48,278 00	\$75,000 00

## \* AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Iron Works bonds .....	\$5,000 00	\$5,325 00	\$5,250 00
California Steel and Iron Works bonds.....	5,000 00	5,000 00	4,750 00
Nevada County bonds .....	16,600 00	16,600 00	17,100 00
Contra Costa County bonds .....	5,000 00	5,050 00	5,050 00
Four per cent United States registered bonds..	3,000 00	3,750 00	3,750 00
Totals.....	\$34,600 00	\$35,725 00	\$35,900 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds .....	\$800 00	\$500 00	\$950 00
Bank certificate of deposit .....	5,000 00	300 00	5,000 00
Spring Valley Water stock .....	1,000 00	250 00	950 00
Totals.....	\$6,800 00	\$1,050 00	\$6,900 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold-bearing sulphurets and bullion.....	\$8,310 00	\$9,000 00
Paid up life insurance .....	900 00	2,500 00
Totals.....	\$9,210 00	\$11,500 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Citizens' Bank, doing business at Nevada City, County of Nevada, on the fifth day of August, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,000 00	Capital paid up.....	\$30,000 00
Other real estate .....	9,067 44	Reserve fund.....	10,000 00
Invested in stocks, bonds, and warrants .....	36,507 55	Due depositors .....	193,870 86
Loans on real estate.....	53,256 35	Interest collected.....	582 57
Loans on stocks and bonds.....	500 00	Rents, exchange, etc. ....	21 78
Loans on other securities (grain, etc.) .....	10,316 87	Dividends unpaid .....	259 68
Loans on personal security.....	35,454 05	Profit and loss .....	12,360 61
Money on hand .....	54,357 93		
Due from banks and bankers.....	27,467 23		
Furniture, fixtures, etc.....	2,500 00		
Expenses, taxes, etc.....	35 75		
Other assets (bullion) .....	12,632 33		
Total resources.....	\$247,095 50	Total liabilities .....	\$247,095 50

NEVADA CITY, August 6, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

A. W. POTTS,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Nevada. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Citizens' Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. M. PRESTON, President.

Subscribed and sworn to before me, this sixth day of August, 1886.

A. W. POTTS,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Citizens' Bank of Nevada is located in the Town of Nevada, Nevada County. This town has a population of forty-five hundred, and cast a vote of about twelve hundred at the last election. It has been, perhaps, the richest gold producing district in all California, and even to this day its gold production is something surprising. Its location is in the mountains, and seems, in the Summer months, most charming and romantic. The surrounding lands are fit only for fruit growing and stock raising, and can be purchased from two dollars per acre to fifty for choice spots. Beyond stock, nothing can be raised for the seaboard market, for though there is rail communication with San Francisco, the distance being one hundred and sixty-six miles, the freight charge per ton is so enormous that no product but gold will bear the charge. The bank, under its present management, is in a very prosperous condition, and has for some years paid its shareholders a handsome dividend of over twelve per cent per annum on the capital invested.

## SEMI-ANNUAL REPORT OF THE

## CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

I. E. SHAW, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,500 00	Capital paid in coin .....	\$55,800 00
County warrants .....	345 20	Reserve fund and profit and loss .....	5,699 63
Loans on real estate .....	6,660 00	Due depositors .....	25,228 55
Loans on personal security (including overdrafts) .....	56,743 44	Due banks and bankers .....	2,323 96
Money on hand .....	6,665 50	Other liabilities .....	1,600 00
Checks and other cash items .....	774 00		
Due from banks and bankers .....	196 36		
Furniture and fixtures .....	1,309 35		
Interest accrued .....	4,170 10		
Expenses and taxes .....	1,288 19		
Total resources .....	\$90,652 14	Total liabilities .....	\$90,652 14

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$55,800; the total amount actually paid in coin by stockholders for capital stock is \$55,800. The total number of shares of stock issued is 558; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John E. Chalfant .....	100 shares.	G. W. Frost .....	100 shares.
A. D. Starr .....	10 shares.	I. E. Shaw .....	100 shares.
G. W. Prescott .....	100 shares.		

Total number of shares held by the Directors is ..... 410 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$4,760 00	\$11,000 00
Mendocino .....	1,900 00	9,000 00
Totals .....	\$6,660 00	\$20,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$345 20	\$345 20

SEMI-ANNUAL REPORT OF THE

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ISAAC E. SHAW, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,884 00	Capital paid in coin.....	\$56,800 00
Loans on real estate.....	6,010 00	Reserve fund and profit and loss .....	1,353 00
Loans on personal security (including overdrafts).....	65,123 49	Due depositors .....	32,245 85
Money on hand .....	8,240 45	Due banks and bankers .....	3,524 83
Checks and other cash items .....	19 20		
Furniture and fixtures .....	1,311 10		
Expenses and taxes .....	335 44		
Total resources.....	\$93,923 68	Total liabilities.....	\$93,923 68

DETAILS.

The amount of capital stock is \$56,800; the amount subscribed is \$56,800; the total amount actually paid in coin by stockholders for capital stock is \$56,800. The total number of shares of stock issued is 568; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Chalfant .....	100 shares.	Isaac E. Shaw .....	100 shares.
G. W. Prescott .....	100 shares.	Mrs. F. J. Bowman .....	100 shares.
G. W. Frost .....	100 shares.		

Total number of shares held by the Directors is ..... 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$1,100 00	\$3,500 00
Sonoma .....	4,910 00	15,000 00
Totals .....	\$6,010 00	\$18,500 00



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Cloverdale Banking and Commercial Company, doing business at Cloverdale, County of Sonoma, on the tenth day of August, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$8,500 00	Capital paid up.....	\$55,000 00
Loans on real estate.....	7,849 20	Due depositors.....	37,790 49
Loans on personal security.....	55,513 80	Rents, exchange, etc.....	162 35
Money on hand.....	8,915 15	Profit and loss.....	3,938 47
Due from banks and bankers.....	14,480 81		
Furniture, fixtures, etc.....	1,309 35		
Expenses, taxes, etc.....	323 00		
Total resources.....	\$96,891. 31	Total liabilities.....	\$96,891 31

CLOVERDALE, August 11, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA,  
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Cloverdale Banking and Commercial Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ISAAC E. SHAW, President.  
G. W. FROST, Cashier.

Subscribed and sworn to before me, this eleventh day of August, 1885.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Cloverdale Banking and Commercial Company is located in the pretty little Town of Cloverdale, Sonoma County. The adjacent country is mostly good for vineyards, grazing, and stock raising. Sheep and cattle both do well, but the most attention is given to sheep raising. Fruit and hop growing is also found profitable in this section. Cloverdale is ninety miles by rail from San Francisco, and has a population of about one thousand. This bank, for the kind, seems well managed, and reasonably successful. But the kind is not desirable as a banking enterprise. Banking and merchandising should not be connected in any way, or, if so connected, should be carried on as a partnership and not as a corporation.

## SEMI-ANNUAL REPORT OF THE

## COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

GEO. HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$18,000 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt....	18,082 47	Reserve fund and profit and loss .....	63,685 59
County warrants .....	4,260 79	Due depositors .....	610,107 21
Loans on real estate .....	453,481 56	Due banks and bankers .....	186,326 29
Loans on other securities (grain, etc.) .....	373,060 25	Other liabilities .....	38,000 00
Loans on personal security (including overdrafts) .....	415,060 91		
Money on hand .....	106,800 46		
Checks and other cash items .....	6,673 70		
Furniture and fixtures .....	2,688 95		
Total resources .....	\$1,398,119 09	Total liabilities .....	\$1,398,119 09

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad .....	253 shares.	W. P. Harrington .....	380 shares.
Geo. Hagar .....	665 shares.	Edgar Mills .....	743 shares.
Jno. Boggs .....	253 shares.		

Total number of shares held by the Directors is ..... 2,294 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$16,996 07	\$16,996 07
Tehama .....	1,086 40	1,086 40
Totals .....	\$18,082 47	\$18,082 47

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$453,481 56	\$700,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County warrants .....	\$4,260 79

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses .....	\$373,060 25	\$502,828 70

## SEMI-ANNUAL REPORT OF THE

## COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$21,000 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt.....	20,036 15	Reserve fund and profit and loss .....	74,365 05
County warrants .....	376 10	Due depositors .....	446,271 18
Loans on real estate .....	496,920 33	Due banks and bankers .....	2,029 14
Loans on other securities (grain, etc.).....	5,600 00	Other liabilities .....	1,587 91
Loans on personal security (including overdrafts).....	430,956 73		
Money on hand .....	41,752 75		
Checks and other cash items .....	2,056 69		
Due from banks and bankers .....	2,865 58		
Furniture and fixtures .....	2,688 95		
Total resources .....	\$1,024,253 28	Total liabilities .....	\$1,024,253 28

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad .....	253 shares.	W. P. Harrington .....	380 shares.
G. Hagar .....	653 shares.	E. Mills .....	743 shares.
J. Boggs .....	50 shares.		

Total number of shares held by the Directors is ..... 2,079 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$18,949 75	\$18,949 75
Tehama .....	1,086 40	1,086 40
Totals .....	\$20,036 15	\$20,036 15

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$496,920 33	\$750,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County orders .....	\$376 10	\$376 10	\$376 10

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$5,600 00	\$8,500 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Colusa County Bank, doing business at Colusa, County of Colusa, on the tenth day of September, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$18,000 00	Capital paid up .....	\$500,000 00
Other real estate .....	19,050 45	Due depositors .....	455,060 48
Invested in warrants .....	407 50	Due banks and bankers .....	108,351 97
Loans on real estate .....	468,873 23	Rents, exchange, etc. ....	81 28
Loans on other securities (grain, etc.) .....	308,985 40	Profit and loss .....	78,199 42
Loans on personal security ..	328,485 32	Other liabilities, bills payable.	100,000 00
Money on hand .....	63,054 34		
Furniture, fixtures, etc. ....	2,688 95		
Expenses, taxes, etc. ....	21 40		
Other assets .....	32,126 56		
Total resources .....	\$1,241,693 15	Total liabilities .....	\$1,241,693 15

COLUSA, September 11, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Colusa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Colusa County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. P. HARRINGTON, Cashier.  
B. H. BURTON, Assistant Cashier.

Subscribed and sworn to before me, this tenth day of September, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Colusa County Bank is located in the Town of Colusa. This location is the center of a great wheat-growing district. There are also fine grazing districts not far from Colusa. We have not received from the bank the data we asked for to enable us to give further particulars, but so far as the bank is concerned we know it to be one of the most successful interior country banks in the State.

SEMI-ANNUAL REPORT OF THE  
COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

DANIEL HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$50,000 00
Real estate taken for debt .....	5,777 49	Reserve fund and profit and	
United States bonds .....	8,347 50	loss .....	9,466 55
Miscellaneous bonds and stocks .....	12,125 00	Due depositors .....	145,856 18
County warrants .....	2,220 75		
Loans on real estate .....	31,075 00		
Loans on personal security			
(including overdrafts) .....	84,453 50		
Money on hand .....	23,074 59		
Checks and other cash items .....	955 51		
Due from banks and bankers .....	20,172 39		
Furniture and fixtures .....	2,000 00		
Other assets .....	121 00		
Total resources .....	\$205,322 73	Total liabilities .....	\$205,322 73

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Daniel Halladay .....	175 shares.	Hiram Mabury .....	200 shares.
Noah Palmier .....	175 shares.	E. F. Spence .....	200 shares.
Nelson Vanderlip .....	150 shares.	W. S. Bartlett .....	50 shares.

Total number of shares held by the Directors is ..... 950 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$400 00	\$400 00
Los Angeles .....	5,377 49	6,000 00
Totals .....	\$5,777 49	\$6,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$31,075 00	\$65,000 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$7,000 00	\$8,347 50	\$8,487 50
Los Angeles County school bonds .....	12,000 00	12,125 00	12,125 00
Los Angeles County road and school warrants .....	2,220 75	2,220 75	2,220 75
Totals .....	\$21,220 75	\$22,693 25	\$22,833 25

## SEMI-ANNUAL REPORT OF THE

## COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

D. HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$50,000 00
Real estate taken for debt .....	5,757 19	Reserve fund and profit and loss .....	8,406 74
United States bonds .....	2,600 00	Due depositors .....	190,293 08
Miscellaneous bonds and stocks .....	8,840 00		
County warrants .....	459 70		
Loans on real estate .....	31,050 00		
Loans on personal security (including overdrafts) .....	88,182 17		
Money on hand .....	26,913 01		
Checks and other cash items .....	5,953 36		
Due from banks and bankers .....	61,944 39		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$248,699 82	Total liabilities .....	\$248,699 82

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay .....	175 shares.	E. F. Spence .....	200 shares.
N. Palmer .....	175 shares.	G. M. Knight .....	50 shares.
N. Vanderlip .....	150 shares.	W. S. Bartlett .....	50 shares.
H. Mabury .....	200 shares.		

Total number of shares held by the Directors is ..... 1,000 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$5,757 19	\$6,760 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$31,050 00	\$65,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
United States 4 per cent bonds .....	\$2,600 00	} \$11,899 70
Los Angeles County school bonds .....	8,000 00	
Los Angeles County school and road warrants .....	459 70	
Totals .....	\$11,059 70	\$11,899 70

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Commercial Bank of Santa Ana, doing business at Santa Ana, County of Los Angeles, on the second day of November, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid up .....	\$50,000 00
Other real estate .....	5,698 57	Reserve fund .....	5,000 00
Invested in stocks and bonds .....	20,932 20	Due depositors .....	108,648 30
Loans on real estate .....	30,375 00	Due banks and bankers .....	6,870 56
Loans on stocks and bonds .....	1,107 30	Interest collected .....	4,795 32
Loans on personal security .....	79,080 96	Rents, exchange, etc. ....	397 73
Money on hand .....	13,851 94	Profit and loss .....	1,025 74
Due from banks and bankers .....	5,992 00		
Furniture, fixtures, etc. ....	2,280 92		
Expenses, taxes, etc. ....	2,158 76		
Other assets .....	260 00		
Total resources .....	\$176,737 65	Total liabilities .....	\$176,737 65

SANTA ANA, November 3, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Commercial Bank of Santa Ana, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. S. BARTLETT, Cashier.

Subscribed and sworn to before me, this third day of November, 1885.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Commercial Bank of Santa Ana is located in a beautiful, flourishing, fruit-growing district of Los Angeles County. The production of citrus fruits, as well as apricots and grapes, is most satisfactory in this location. It is also famous for its fine corn and vegetables; also for its fat cattle, hogs, and sheep. The Town of Santa Ana has a population of about twenty-five hundred, and cast a vote of about five hundred at the last election. The bank is, comparatively speaking, new, but its management indicates a good future to its career. It has, so far, paid its shareholders ten per cent per annum on the capital invested.

## SEMI-ANNUAL REPORT OF THE

## COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

B. D. MURPHY, President.

THOS. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$46,300 85	Capital paid in coin .....	\$300,000 00
Miscellaneous bonds and stocks .....	22,535 25	Reserve fund and profit and loss .....	180,044 44
County warrants .....	11,804 27	Due depositors .....	443,301 73
Loans on real estate .....	338,739 13	Due banks and bankers .....	13,094 61
Loans on stocks, bonds, and warrants .....	23,100 00	Other liabilities .....	15,000 00
Loans on other securities (grain, etc.) .....	9,371 33		
Loans on personal security (including overdrafts) .....	410,846 84		
Money on hand .....	39,703 80		
Due from banks and bankers .....	31,225 40		
Furniture and fixtures .....	3,500 00		
Interest accrued .....	14,313 91		
Total resources .....	\$951,440 78	Total liabilities .....	\$951,440 78

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. D. Murphy .....	242 shares.	Ed. Williams .....	500 shares.
Henry B. Alvord .....	200 shares.	J. Rich .....	445 shares.
C. T. Ryland .....	535 shares.	L. Lyon .....	529 shares.
G. W. Rutherford .....	400 shares.	J. Malarin .....	25 shares.

Total number of shares held by the Directors is ..... 2,876 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$28,387 50	\$40,000 00
Santa Clara .....	17,913 35	25,000 00
Totals .....	\$46,300 85	\$65,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$272,065 10	\$350,000 00
Monterey.....	42,500 00	65,000 00
Santa Cruz.....	8,200 00	12,000 00
Merced.....	1,800 00	3,600 00
San Luis Obispo.....	2,500 00	5,000 00
State of Nevada.....	11,674 03	20,000 00
Totals.....	\$338,739 13	\$455,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Gilroy City bonds.....	\$7,000 00	\$7,000 00
Los Angeles City bonds.....	3,000 00	3,150 00
Eureka Warehouse stock.....	2,060 25	4,000 00
San Luis water stock.....	9,475 00	12,000 00
Hall Valley School District bonds.....	1,000 00	1,000 00
County warrants.....	11,804 27	11,804 27
Totals.....	\$34,339 52	\$38,954 27

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José Woolen Mill.....	\$24,900 00	\$10,650 00	\$19,920 00
Bank of Hollister.....	3,500 00	1,500 00	3,500 00
Los Gatos Manufacturing Company.....	1,000 00	200 00	700 00
Commercial and Savings Bank.....	6,500 00	2,000 00	3,250 00
Farmers' Union.....	2,400 00	1,150 00	2,400 00
U. S. 4 per cent bonds.....	100 00	100 00	122 00
Hollister Water Company.....	50,000 00	6,700 00	15,000 00
State warrants.....	797 75	800 00	797 75
Totals.....	\$89,197 75	\$23,100 00	\$45,689 75

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$8,121 33	\$9,105 35
Hay.....	1,250 00	1,720 00
Totals.....	\$9,371 33	\$10,825 35

## SEMI-ANNUAL REPORT OF THE

## COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

B. D. MURPHY, President.

T. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$46,307 35	Capital paid in coin .....	\$300,000 00
Miscellaneous bonds and stocks .....	21,872 25	Reserve fund and profit and loss .....	174,062 84
State warrants .....	6 23	Due depositors .....	430,793 11
Loans on real estate .....	321,967 75	Due banks and bankers .....	4,670 98
Loans on stocks, bonds, and warrants .....	8,750 00		
Loans on personal securities (including overdrafts) .....	418,058 31		
Money on hand .....	43,017 05		
Due from banks and bankers .....	46,547 99		
Furniture and fixtures .....	3,000 00		
Total resources .....	\$909,526 93	Total liabilities .....	\$909,526 93

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. D. Murphy .....	242 shares.	E. Williams .....	500 shares.
H. Alvord .....	200 shares.	J. Rich .....	445 shares.
C. T. Ryland .....	530 shares.	L. Lyon .....	314 shares.
G. W. Rutherford .....	400 shares.	R. Roberts .....	570 shares.

Total number of shares held by the Directors is.....3,201 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$28,337 50	\$40,000 00
Santa Clara .....	17,919 85	25,000 00
Totals .....	\$46,307 35	\$65,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$253,285 84	\$350,000 00
Monterey .....	35,500 00	65,000 00
Santa Cruz .....	8,837 50	12,000 00
Los Angeles .....	10,284 83	20,000 00
Merced .....	900 00	3,600 00
San Luis Obispo .....	2,400 00	5,000 00
State of Nevada .....	10,759 58	20,000 00
Totals .....	\$321,967 75	\$475,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy City bond .....	\$6,000 00	\$6,000 00	\$6,000 00
Los Angeles City bond .....	3,000 00	3,000 00	3,150 00
Eureka Warehouse stock .....		2,397 25	4,000 00
San Luis water stock .....	15,000 00	9,475 00	12,000 00
Hall's Valley School District bond .....	1,000 00	1,000 00	1,000 00
State warrant .....	6 23	6 23	6 23
Totals .....	\$25,006 23	\$21,878 48	\$26,156 23

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
321 shares Hollister Water Company .....	\$32,100 00	\$5,000 00	\$6,820 00
50 shares Los Gatos Gas Company .....	5,000 00	500 00	1,000 00
50 shares San José Water Company .....	5,000 00	2,400 00	4,500 00
50 shares Commercial and Savings Bank .....	5,000 00	500 00	2,500 00
10 shares Los Gatos Manufacturing Company .....	1,000 00	350 00	800 00
Totals .....	\$48,100 00	\$8,750 00	\$15,620 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Commercial and Savings Bank of San José, doing business at San José, County of Santa Clara, on the twenty-second day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$49,434 22	Capital paid up .....	\$300,000 00
Invested in stocks, bonds, and warrants .....	25,226 10	Reserve fund .....	151,726 22
Loans on real estate .....	334,005 32	Due depositors .....	492,787 18
Loans on stocks and bonds .....	26,740 00	Due banks and bankers .....	9,977 09
Loans on other securities (grain, etc.) .....	22,218 37	Interest collected .....	1,907 47
Loans on personal security .....	331,317 14	Rents, exchange, etc. ....	149 45
Money on hand .....	49,051 77	Dividends unpaid .....	4,050 00
Due from banks and bankers .....	99,657 93	Profit and loss .....	356 90
Furniture, fixtures, etc. ....	4,009 00		
Expenses, taxes, etc. ....	297 85		
Other assets .....	18,996 61		
Total resources .....	\$960,954 31	Total liabilities .....	\$960,954 31

SAN JOSÉ, July 23, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.



STATE OF CALIFORNIA, }  
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Commercial and Savings Bank of San José, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

B. D. MURPHY, President.

HENRY B. ALVORD, Vice-President.

THOMAS F. MORRISON, Cashier.

Subscribed and sworn to before me, this twenty-third day of July, 1885.

WM. F. WHITE,

Bank Commissioner.

#### REMARKS ON LOCATION.

In the Town of San José, Santa Clara County, there are three banks under the charge of the Commission, as follows: The Commercial and Savings Bank, which is wholly a commercial bank, the Bank of San José, and San José Safe Deposit Bank of Savings. In the Town of Santa Clara, three miles from San José, is located the Bank of Santa Clara County, also under the charge of this Commission. The location of these four banks is too well known to make any comment from us interesting. It is enough to say, that for beauty of location, richness of soil, healthiness of climate, and educational advantages, Santa Clara County is not surpassed by any section of the State, and we believe by very few sections within the United States. It is claimed that San José and the Town of Santa Clara, taken together, have a population of twenty-five thousand inhabitants. The banks have always, thus far, been well and carefully managed. The San José Safe Deposit Bank of Savings is, comparatively speaking, a new institution, promising well to its shareholders. Each of the three other banks has proved to be a financial success, handsomely rewarding its shareholders.

## SEMI-ANNUAL REPORT OF THE

## BANK OF DIXON.

[Incorporated October 30, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

S. G. LITTLE, President.

(Office hours: 9 A. M. to 4 P. M.)

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,000 00	Capital paid in coin .....	\$223,100 00
Real estate taken for debt.....	21,418 03	Reserve fund and profit and loss .....	35,000 00
Loans on real estate .....	148,599 49	Due depositors .....	114,297 89
Loans on stocks, bonds, and warrants .....	5,030 00	Due banks and bankers .....	11,519 51
Loans on personal security (including overdrafts).....	200,879 59	Other liabilities .....	11,155 00
Money on hand .....	2,943 85		
Furniture and fixtures .....	1,000 00		
Interest accrued .....	8,201 44		
Total resources .....	\$395,072 40	Total liabilities .....	\$395,072 40

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little.....	190 shares.	J. S. Mayes.....	100 shares.
J. Bithell .....	230 shares.	J. S. Garnett .....	100 shares.
H. Peterson .....	204 shares.	H. Rohwer.....	150 shares.
J. M. Dudley .....	50 shares.		

Total number of shares held by the Directors is..... 1,024 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$21,418 03	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$89,278 34	\$150,000 00
Colusa.....	59,321 15	80,000 00
Totals .....	\$148,599 49	\$230,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat .....	\$5,030 00	\$7,500 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF DIXON.

[Incorporated October 30, 1873.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,000 00	Capital paid in coin .....	\$223,100 00
Real estate taken for debt .....	21,418 03	Reserve fund and profit and loss .....	36,000 00
Loans on real estate .....	134,099 49	Due depositors .....	73,017 03
Loans on personal security (including overdrafts) .....	149,517 24	Other liabilities .....	11,155 00
Money on hand .....	8,638 95		
Due from banks and bankers .....	7,414 56		
Furniture and fixtures .....	1,000 00		
Other assets .....	14,183 76		
Total resources .....	\$343,272 03	Total liabilities .....	\$343,272 03

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little .....	190 shares.	H. Rohwer .....	150 shares.
J. Bithell .....	230 shares.	H. Peterson .....	204 shares.
J. S. Mayes .....	100 shares.	J. S. Garnett .....	100 shares.
J. M. Dudley .....	50 shares.		
Total number of shares held by the Directors is .....			1,024 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Colusa .....	\$21,418 03	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$76,778 34	\$100,000 00
Colusa .....	57,321 15	80,000 00
Totals .....	\$134,099 49	\$180,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Dixon, doing business at Dixon, County of Solano, on the tenth day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,000 00	Capital paid up .....	\$223,100 00
Other real estate .....	21,418 03	Reserve fund .....	35,000 00
Loans on real estate .....	134,099 49	Due depositors .....	72,824 60
Loans on other securities (grain, etc.) .....	3,600 00	Rents, exchange, etc. ....	803 55
Loans on personal security .....	133,557 31		
Money on hand .....	10,953 25		
Due from banks and bankers .....	17,006 33		
Furniture, fixtures, etc. ....	1,000 00		
Expenses, taxes, etc. ....	1,654 64		
Other assets .....	1,439 10		
Total resources .....	\$331,728 15	Total liabilities .....	\$331,728 15

DIXON, SOLANO COUNTY, June 11, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Dixon, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. G. LITTLE, President.  
J. H. RICE, Cashier.

Subscribed and sworn to before me, this eleventh day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Dixon is located in Dixon, Solano County. This is a prosperous farming district, which is all the remark we are able to make on the location, as the bank did not comply with our request to furnish us with the necessary data. The bank seems well managed, and has done well financially.

SEMI-ANNUAL REPORT OF THE  
FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 8 A. M. to 4 P. M.)

T. S. EWING, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,463 30	Capital paid in coin .....	\$38,375 00
County warrants .....	178 50	Reserve fund and profit and	
Loans on real estate .....	31,450 92	loss .....	14,150 69
Loans on stocks, bonds, and		Due depositors .....	51,670 56
warrants .....	1,410 00	Due banks and bankers .....	35,042 50
Loans on personal security (in-			
cluding overdrafts) .....	89,285 16		
Money on hand .....	7,185 00		
Checks and other cash items .....	666 93		
Due from banks and bankers .....	733 70		
Expenses and taxes .....	1,865 24		
Total resources .....	\$139,238 75	Total liabilities .....	\$139,238 75

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,000; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing .....	320 shares.	Dan'l Fraser .....	25 shares.
S. D. Wood .....	60 shares.	J. M. C. Jasper .....	40 shares.
H. Roddan .....	80 shares.		

Total number of shares held by the Directors is ..... 525 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$30,750 92	\$107,000 00
Placer .....	700 00	3,000 00
Totals .....	\$31,450 92	\$110,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Yuba County warrants .....	\$178 50	\$178 50



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company.....	\$1,500 00	\$1,300 00	\$1,500 00
Yuba County school warrants.....	145 00	110 00	145 00
Totals.....	\$1,645 00	\$1,410 00	\$1,645 00

## SEMI-ANNUAL REPORT OF THE

## FARMERS' BANK—WHEATLAND.

[Incorporated October 22, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,463 30	Capital paid in coin.....	\$38,375 00
County warrants.....	5 25	Reserve fund and profit and loss.....	14,802 81
Loans on real estate.....	28,011 17	Due depositors.....	50,566 83
Loans on stocks, bonds, and warrants.....	1,481 37	Due banks and bankers.....	22,174 27
Loans on personal security (including overdrafts).....	77,764 93		
Money on hand.....	10,355 09		
Furniture, fixtures, etc.....	733 70		
Expenses and taxes.....	1,104 10		
Total resources.....	\$125,918 91	Total liabilities.....	\$125,918 91

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing.....	320 shares.	D. Fraser.....	25 shares.
S. D. Wood.....	60 shares.	J. M. C. Jasper.....	40 shares.
H. Roddan.....	80 shares.		

Total number of shares held by the Directors is..... 525 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba.....	\$23,733 47	\$67,000 00
Nevada.....	3,500 00	5,000 00
Placer.....	777 70	1,600 00
Totals.....	\$28,011 17	\$73,600 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Yuba County warrants.....	\$5 25	\$5 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company.....	\$1,800 00	\$1,481 37	\$1,800 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Farmers' Bank of Wheatland, doing business at Wheatland, County of Yuba, on the nineteenth day of January, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,463 30	Capital paid up.....	\$38,375 00
Invested in stocks and bonds.....	128 50	Reserve fund.....	9,696 03
Loans on real estate.....	26,750 92	Due depositors.....	52,078 78
Loans on stocks and bonds.....	1,410 00	Due banks and bankers.....	39,170 40
Loans on personal security.....	95,310 27	Interest collected.....	806 73
Money on hand.....	9,258 85	Rents, exchange, etc.....	3 80
Furniture, fixtures, etc.....	733 70		
Expenses, taxes, etc.....	75 20		
Total resources.....	\$140,130 74	Total liabilities.....	\$140,130 74

WHEATLAND, January 20, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Yuba. } ss.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Bank of Wheatland, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WILLIAM LUMBARD, Cashier.  
S. D. WOOD, Secretary.

Subscribed and sworn to before me, this nineteenth day of January, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Farmers' Bank of Wheatland is located in the small Town of Wheatland, in Yuba County. This section is a fine farming district. It produces good wheat and fruits of many kinds, and also hops, and is a good wool-growing district. The bank has met with some reverses, and cannot therefore be considered a financial success, though under its present management its outlook for the future is good.

## SEMI-ANNUAL REPORT OF THE

## FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

[Incorporated May 16, 1881.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

H. L. DREW, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,167 57	Capital paid in coin .....	\$50,000 00
County warrants .....	6,058 20	Reserve fund and profit and loss .....	34,041 84
Loans on real estate .....	65,211 93	Due depositors .....	276,936 03
Loans on stocks, bonds, and warrants .....	15,600 00	Due banks and bankers .....	3,759 06
Loans on personal security (including overdrafts) .....	165,798 24	Other liabilities .....	1,500 00
Money on hand .....	43,512 15		
Checks and other cash items .....	162 45		
Due from banks and bankers .....	60,535 10		
Furniture and fixtures .....	1,520 79		
Interest accrued .....	3,364 76		
Other assets .....	305 74		
Total resources .....	\$366,236 93	Total liabilities .....	\$366,236 93

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew .....	146 shares.	C. Kurtz .....	34½ shares.
Byron Waters .....	25 shares.	M. Byrne .....	30 shares.
R. Gird .....	137 shares.	John Anderson .....	34½ shares.

Total number of shares held by the Directors is ..... 406½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$6,500 00	\$18,000 00
San Bernardino .....	58,711 93	125,000 00
Totals .....	\$65,211 93	\$143,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County warrants .....	\$6,058 20

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Colton Land and Water Company, 14 shares -----	\$1,400 00	\$500 00
Marble Lime Company, 45 shares -----	4,500 00	500 00
Banning Land Company, 187½ shares -----	37,500 00	1,000 00
North Fork Water Company, 50 shares -----	5,000 00	250 00
Bear Valley Land and Water Company, 393½ shares -----	39,350 00	5,200 00
Lytle Creek Water Company, 67½ shares -----	6,776 ¾	6,150 00
Alvord, 60,000 shares -----		2,000 00
Totals -----	\$94,526 ¾	\$15,600 00

## SEMI-ANNUAL REPORT OF THE

## FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

[Incorporated May 16, 1881.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

H. L. DREW, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$4,167 57	Capital paid in coin -----	\$50,000 00
County warrants -----	3,377 14	Reserve fund and profit and loss -----	44,410 70
Loans on real estate -----	62,867 32	Due depositors -----	271,351 63
Loans on stocks, bonds, and warrants -----	12,973 10	Due banks and bankers -----	4,253 52
Loans on other securities (grain, etc.) -----	837 23		
Loans on personal security (including overdrafts) -----	193,372 91		
Money on hand -----	31,479 97		
Due from banks and bankers -----	53,711 59		
Furniture and fixtures -----	1,520 79		
Other assets -----	5,708 23		
Total resources -----	\$370,015 85	Total liabilities -----	\$370,015 85

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew -----	171 shares.	W. S. Lapraix -----	34½ shares.
R. Gird -----	137 shares.	M. Byrne -----	30 shares.
E. H. Morse -----	55 shares.	C. Kurtz -----	34½ shares.
J. Anderson -----	34½ shares.		
Total number of shares held by the Directors is -----			495½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$56,367 32	\$130,000 00
San Diego.....	6,500 00	20,000 00
Totals.....	\$62,867 32	\$150,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Bernardino County and school warrants..	\$3,377 14	\$3,377 14	\$3,377 14

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
45 shares Marble Lime Company.....	\$100 00	\$400 00	\$1,800 00
81 $\frac{5}{8}$ Lyttle Creek Water Company.....	100 00	6,250 00	12,150 00
112 shares Bear Valley Land and Water Com- pany.....	100 00	2,873 10	5,600 00
50 shares North Fork Water Company.....	100 00	250 00	15,000 00
4 $\frac{1}{2}$ shares Redlands Water Company.....	100 00	200 00	1,000 00
187 $\frac{1}{2}$ shares Banning Land Company.....	200 00	3,000 00	6,000 00
Totals.....	\$700 00	\$12,973 10	\$41,550 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for honey and raisins .....	\$837 23	\$1,050 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Farmers' Exchange Bank, doing business at San Bernardino, County of San Bernardino, on the twenty-ninth day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$4,167 57	Capital paid up.....	\$50,000 00
Invested in warrants.....	4,035 41	Reserve fund.....	20,000 00
Loans on real estate.....	54,322 86	Due depositors.....	231,604 16
Loans on stocks and bonds.....	12,700 00	Due banks and bankers.....	1,949 33
Loans on personal security.....	149,248 42	Interest collected.....	886 28
Money on hand.....	18,096 32	Rents, exchange, etc.....	468 10
Due from banks and bankers.....	64,635 53	Profit and loss.....	5,937 47
Furniture, fixtures, etc.....	1,520 79		
Expenses, taxes, etc.....	1,776 33		
Other assets.....	342 11		
Total resources.....	\$310,845 34	Total liabilities.....	\$310,845 34

SAN BERNARDINO, October 30, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Bernardino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Exchange Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. L. DREW, President.  
E. H. MORSE, Cashier.

Subscribed and sworn to before me, this thirtieth day of October, 1885.

WM. F. WHITE,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MECHANICS' BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours : 10 A. M. to 3 P. M.)

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$84,460 00
Real estate taken for debt .....	31,672 12	Reserve fund and profit and	
County warrants .....	1,468 26	loss .....	13,842 19
Loans on real estate .....	53,044 00	Due depositors .....	66,807 71
Loans on personal security (in-		Due banks and bankers .....	18,003 48
cluding overdrafts) .....	71,915 54		
Money on hand .....	8,147 93		
Due from banks and bankers .....	7,865 53		
Total resources .....	\$183,113 38	Total liabilities .....	\$183,113 38

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,300; the total amount actually paid in coin by stockholders for capital stock is \$84,460. The total number of shares of stock issued is 1,363; the amount paid up on each share of stock is \$61 95.

The names of the Directors, and number of shares of stock held by each, are as follows:			
E. H. Barnes .....	137 shares.	G. T. Miller .....	25 shares.
A. B. Nalley .....	100 shares.	R. Powell .....	50 shares.
L. A. Norton .....	215 shares.	E. Hamilton .....	100 shares.
R. H. Warfield .....	87 shares.		
Total number of shares held by the Directors is .....			714 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$31,672 12	\$35,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$53,044 00	\$200,000 00



## SEMI-ANNUAL REPORT OF THE

## FARMERS' AND MECHANICS' BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$84,460 00
Real estate taken for debt .....	31,786 81	Reserve fund and profit and loss .....	10,310 82
Loans on real estate .....	50,500 00	Due depositors .....	46,237 68
Loans on personal security (including overdrafts) .....	70,375 49	Due banks and bankers .....	28,958 80
Money on hand .....	7,979 79		
Due from banks and bankers .....	325 21		
Total resources .....	\$169,967 30	Total liabilities .....	\$169,967 30

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$84,460. The total number of shares of stock issued is 1,363; the amount paid up on each share of stock is \$61 95.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes .....	137 shares.	G. T. Miller .....	25 shares.
A. B. Nalley .....	100 shares.	R. Powell .....	50 shares.
L. A. Norton .....	215 shares.	E. Hamilton .....	100 shares.
R. H. Warfield .....	87 shares.		
Total number of shares held by the Directors is .....			714 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma .....	\$31,786 81

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$50,500 00	\$200,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Farmers' and Mechanics' Bank of Healdsburg, doing business at Healdsburg, County of Sonoma, on the tenth day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid up.....	\$81,460 00
Other real estate.....	31,755 92	Due depositors.....	43,185 23
Loans on real estate.....	45,270 39	Due banks and bankers.....	35,145 36
Loans on personal security.....	78,228 88	Interest collected.....	1,411 93
Money on hand.....	8,027 94	Rents, exchange, etc.....	198 70
Expenses, taxes, etc.....	1,633 85	Profit and loss.....	10,634 19
Other assets.....	1,118 43		
Total resources.....	\$175,035 41	Total liabilities.....	\$175,035 41

HEALDSBURG, May 12, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
W. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of Sonoma. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' and Mechanics' Bank of Healdsburg, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. H. BARNES, President.  
R. H. WARFIELD, Cashier.

Subscribed and sworn to before me, this twelfth day of May, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Healdsburg and the Farmers' and Mechanics' Bank are both located in the Town of Healdsburg. This town is the center of a very fine farming section of Sonoma County, seventy miles from San Francisco. The surrounding valley land is claimed to be choice fruit and hop land, and the hills are well adapted to the raising of grapes, on which there are already many fine vineyards. In this section of Sonoma County are also to be found fine grazing lands, where sheep farming is pursued with considerable profit. Healdsburg has a population of some two thousand, and its vote at the last election was about five hundred. As usual in California, the freight charges are much too high. Two banks for this section seems to be one too many, yet they seem to have paid their shareholders reasonably well on the investments made.

## SEMI-ANNUAL REPORT OF THE

## FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

ISAIAS W. HELLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$15,458 06	Capital paid in coin .....	\$200,000 00
United States bonds.....	321,111 12	Reserve fund and profit and loss .....	441,033 19
Miscellaneous bonds and stocks.....	54,335 88	Due depositors .....	1,413,075 33
County and State warrants.....	88,787 41	Other liabilities .....	2,345 00
Loans on real estate.....	251,900 00		
Loans on stocks, bonds, and warrants .....	113,000 00		
Loans on other securities (grain, etc.) .....	5,100 00		
Loans on personal security (including overdrafts) .....	794,418 95		
Money on hand .....	282,570 74		
Due from banks and bankers.....	106,771 36		
Furniture and fixtures .....	6,000 00		
Other assets.....	17,000 00		
Total resources.....	\$2,056,453 52	Total liabilities.....	\$2,056,453 52

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman.....	87 shares.	L. C. Goodwin .....	9 shares.
O. W. Childs .....	34 shares.	C. E. Thom .....	4 shares.
P. Garnier .....	13 shares.	J. Mascarel .....	4 shares.
J. B. Lankersheim.....	11 shares.	J. S. Griffin .....	4 shares.
C. Ducommun.....	10 shares.		

Total number of shares held by the Directors is..... 176 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$15,458 06	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$251,900 00	\$400,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$308,718 62	\$325,000 00
United States 4½ per cent bonds .....	12,392 50	12,392 50
Los Angeles County bonds .....	53,835 88	53,835 88
Southern Pacific Railroad Company bonds .....	500 00	500 00
Los Angeles County and State Controller's warrants .....	88,787 41	89,287 41
Totals .....	\$464,234 41	\$481,015 79

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares San Gabriel Wine Company stock .....		\$4,000 00	\$20,000 00
100 shares Commercial Bank of Santa Ana stock .....		2,500 00	5,000 00
502½ shares Main Street Railroad of Los Angeles stock .....		43,000 00	60,000 00
249 shares Los Angeles City Water Company stock .....			
220 shares Los Angeles Storage, Commission, and Lumber Company stock .....		4,000 00	6,000 00
12½ shares Gas Company stock .....			
50 shares Electric Light Company Stock .....		35,000 00	50,000 00
50 shares First National Bank of Los Angeles stock .....			
800 shares Central Street Railroad of Los Angeles stock .....			
200 shares W. H. Perry Lumber and Mill Company of Los Angeles stock .....		5,000 00	20,000 00
10 shares Los Angeles Furniture Company stock .....		3,500 00	10,000 00
375 shares Kirchoff-Cuzner Lumber and Mill Company of Los Angeles stock .....		7,500 00	30,000 00
Maricopa County, Arizona, bonds—10 per cent .....	\$15,000 00	8,500 00	15,000 00
Totals .....	\$15,000 00	\$113,000 00	\$216,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$5,100 00	\$5,500 00

SEMI-ANNUAL REPORT OF THE  
FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

I. W. HELLMAN, President.

J. MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
United States bonds .....	\$344,555 00	Capital paid in coin .....	\$200,000 00
Miscellaneous bonds .....	151,671 46	Reserve fund and profit and loss .....	483,040 23
State and county warrants, and stocks .....	21,077 31	Due depositors .....	2,361,662 39
Loans on real estate .....	176,000 00	Other liabilities .....	2,445 00
Loans on stocks, bonds, and warrants .....	126,425 00		
Loans on other securities (grain, etc.) .....	9,600 00		
Loans on personal security (including overdrafts) .....	1,052,956 71		
Money on hand .....	665,746 82		
Due from banks and bankers .....	403,115 32		
Furniture and fixtures .....	6,000 00		
Other assets .....	90,000 00		
Total resources .....	\$3,047,147 62	Total liabilities .....	\$3,047,147 62

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman .....	87 shares.	L. C. Goodwin .....	9 shares.
O. W. Childs .....	34 shares.	C. E. Thom .....	4 shares.
P. Garnier .....	13 shares.	J. Mascarel .....	4 shares.
J. B. Lankersheim .....	11 shares.	J. S. Griffin .....	4 shares.
C. Ducommun .....	10 shares.		

Total number of shares held by the Directors is ..... 176 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$176,000 00	\$300,000 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$264,700 00	\$330,875 00	\$330,875 00
United States $4\frac{1}{2}$ per cent bonds .....	12,150 00	13,680 00	13,680 00
Spring Valley Water Company bonds .....	1,000 00	1,230 00	1,230 00
Los Angeles County bonds .....	149,000 00	149,941 46	155,000 00
Southern Pacific Railroad Company bonds .....	500 00	500 00	500 00
County and State Controller's warrants .....	-----	14,577 31	14,577 31
50 shares Southern California Insurance Com- pany .....	5,000 00	5,000 00	5,000 00
10 shares Los Angeles Paper Company .....	1,000 00	1,000 00	1,000 00
5 shares Bernard & Benedict Fruit Company ..	500 00	500 00	500 00
Totals .....	\$433,850 00	\$517,303 77	\$522,362 31

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wine, barley, etc. ....	\$9,600 00	\$15,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Farmers' and Merchants' Bank of Los Angeles, doing business at City and County of Los Angeles, on the fourth day of November, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$16,306 82	Capital paid up .....	\$200,000 00
Invested in stocks and bonds .....	434,723 51	Reserve fund .....	375,000 00
Loans on real estate .....	315,888 76	Due depositors .....	1,389,665 92
Loans on stocks and bonds .....	147,834 00	Due banks and bankers .....	415 33
Loans on personal security .....	630,389 26	Interest collected .....	35,613 92
Money on hand .....	323,085 60	Rents, exchange, etc. ....	2,493 58
Due from banks and bankers .....	132,142 85	Dividends unpaid .....	2,345 00
Furniture, fixtures, etc. ....	6,000 00	Profit and loss .....	28,725 94
Expenses, taxes, etc. ....	10,888 89		
Other assets .....	17,000 00		
Total resources .....	\$2,034,259 69	Total liabilities .....	\$2,034,259 69

LOS ANGELES, November 6, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California :

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' and Merchants' Bank of Los Angeles, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

I. W. HELLMAN, President.

Subscribed and sworn to before me, this fifth day of November, 1885.

WM. F. WHITE,  
Bank Commissioner.



SEMI-ANNUAL REPORT OF THE  
FARMERS' SAVINGS BANK OF LAKEPORT.

[Incorporated December 14, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

H. C. BOGGS, President.

(Office hours : 9 A. M. to 4 P. M.)

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$65,020 00
County warrants .....	1,088 67	Reserve fund and profit and loss .....	27,049 03
Loans on real estate .....	79,514 13	Due depositors .....	110,707 30
Loans on other securities (grain, etc.) .....	1,000 00		
Loans on personal security (in- cluding overdrafts) .....	31,775 54		
Money on hand .....	43,402 95		
Checks and other cash items .....	339 35		
Due from banks and bankers .....	16,496 04		
Furniture and fixtures .....	1,887 25		
Interest accrued .....	12,272 40		
Total resources .....	\$202,776 33	Total liabilities .....	\$202,776 33

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs .....	487 shares.	L. H. Boggs .....	10 shares.
E. G. Young .....	213 shares.	D. V. Thompson .....	5 shares.
H. D. Snow .....	113 shares.	J. W. Mackall .....	5 shares.
G. Tucker .....	12 shares.		

Total number of shares held by the Directors is..... 845 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$79,514 13	\$163,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warrants Lake County .....	\$1,088 67	\$1,088 67	\$1,088 67

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Security.
Printing press and chattel mortgage .....	\$1,000 00	\$2,000 00

## SEMI-ANNUAL REPORT OF THE

## FARMERS' SAVINGS BANK OF LAKEPORT.

[Incorporated December 14, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

H. C. BOGGS, President.

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$65,020 00
Loans on real estate .....	79,187 57	Reserve fund and profit and loss .....	30,024 21
Loans on other securities (grain, etc.) .....	1,000 00	Due depositors .....	62,518 48
Loans on personal security (in- cluding overdrafts) .....	34,707 06	Due banks and bankers .....	15,016 73
Money on hand .....	23,094 80		
Due from banks and bankers .....	3,513 45		
Furniture and fixtures .....	1,887 25		
Other assets .....	14,189 29		
Total resources .....	\$172,579 42	Total liabilities .....	\$172,579 42

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs .....	487 shares.	L. H. Boggs .....	10 shares.
E. G. Young .....	213 shares.	D. V. Thompson .....	5 shares.
G. Tucker .....	12 shares.	J. W. Mackall .....	5 shares.

Total number of shares held by the Directors is ..... 732 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$77,239 70	\$172,000 00
Solano .....	1,947 87	6,500 00
Totals .....	\$79,187 57	\$178,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage .....	\$1,000 00	\$2,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Farmers' Savings Bank, doing business at Lakeport, County of Lake, on the twelfth day of August, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid up.....	\$65,020 00
Loans on real estate.....	67,007 35	Due depositors.....	75,856 06
Loans on personal security .....	38,213 92	Due banks and bankers.....	3,925 41
Money on hand .....	32,278 56	Interest collected.....	2,808 79
Due from banks and bankers.....	3,251 86	Rents, exchange, etc.....	399 50
Furniture, fixtures, etc.....	1,887 25	Profit and loss.....	10,816 63
Expenses, taxes, etc.....	1,187 45		
Total resources.....	\$158,826 39	Total liabilities.....	\$158,826 39

LAKEPORT, August 14, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Lake. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. W. MACKALL, Cashier.

Subscribed and sworn to before me, this thirteenth day of August, 1885.

WM. F. WHITE,  
Bank Commissioner.

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Farmers' Savings Bank, doing business at Lakeport, County of Lake, on the nineteenth day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid up.....	\$65,020 00
Loans on real estate.....	79,174 57	Due depositors.....	59,110 51
Loans on other securities (grain, etc.).....	4,642 94	Due banks and bankers.....	16,311 00
Loans on personal security.....	31,302 97	Interest collected.....	2,446 07
Money on hand .....	23,324 84	Rents, exchange, etc.....	58 12
Due from banks and bankers.....	965 67	Profit and loss .....	13,461 96
Furniture, fixtures, etc.....	1,887 25		
Expenses, taxes, etc.....	109 42		
Total resources.....	\$156,407 66	Total liabilities.....	\$156,407 66

LAKEPORT, June 21, 1886.

To the Hon. E. C. MARSHALL, *Attorney-General of the State of California*:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Lake. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. C. BOGGS, President.  
J. W. MACKALL, Cashier.

Subscribed and sworn to before me, this twenty-first day of June, 1886.

W. W. MORELAND,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Farmers' Savings Bank is located in Lakeport, the county seat of Lake County. Lakeport is beautifully located on Clear Lake, one of the most charming sheets of water in the State. The town has about one thousand inhabitants, and cast a vote of two hundred and fifty at the last election. It is about one hundred miles from San Francisco, and has no rail or water communication with any outside market; yet its valley lands are highly valued by its people, and are held at from sixty to one hundred dollars per acre. The mountain or grazing lands can be had at from three dollars to fifteen per acre. This section was once famous for its dairy products. Farming for home consumption pays well, and so does stock raising generally.

This bank is not, in fact, a savings bank, but a commercial bank. It is remarkably well managed, and has paid its shareholders handsomely on the capital invested ever since its organization.

SEMI-ANNUAL REPORT OF THE  
FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,850 00	Capital paid in coin .....	\$80,000 00
County warrants .....	6,635 76	Reserve fund and profit and loss .....	5,077 32
Loans on real estate .....	64,613 16	Due depositors .....	168,833 10
Loans on stocks, bonds, and warrants .....	4,500 00	Other liabilities .....	17,977 62
Loans on other securities (grain, etc.) .....	18,027 00		
Loans on personal security (including overdrafts) .....	124,248 25		
Money on hand .....	18,841 08		
Checks and other cash items .....	814 75		
Due from banks and bankers .....	12,454 65		
Furniture and fixtures .....	1,838 25		
Interest accrued .....	5,000 00		
Expenses and taxes .....	6,765 14		
Other assets .....	300 00		
Total resources .....	\$271,888 04	Total liabilities .....	\$271,888 04

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lewis Leach .....	30 shares.	L. Goldstein .....	225 shares.
W. L. Graves .....	110 shares.	A. Katner .....	245 shares.
W. W. Phillips .....	150 shares.		

Total number of shares held by the Directors is ..... 760 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$64,613 16	\$130,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$6,635 76	\$6,635 76



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares First National Bank of Fresno .....	\$5,000 00	\$4,000 00	\$5,000 00
50 shares Fresno Gas Company .....	1,000 00	500 00	1,250 00
Totals .....	\$6,000 00	\$4,500 00	\$6,250 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley (warehouse) .....	\$18,027 00	\$22,500 00

## SEMI-ANNUAL REPORT OF THE

## FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,850 00	Capital paid in coin .....	\$90,000 00
Loans on real estate .....	70,088 76	Reserve fund and profit and loss .....	3,500 00
Loans on stocks, bonds, and warrants .....	22,460 00	Due depositors .....	179,506 44
Loans on other securities (grain, etc.) .....	12,554 00	Due banks and bankers .....	4,481 73
Loans on personal security (including overdrafts) .....	144,186 80	Other liabilities .....	20,289 56
Money on hand .....	23,676 17		
Checks and other cash items .....	73 00		
Due from banks and bankers .....	385 97		
Furniture and fixtures .....	1,800 00		
Expenses and taxes .....	2,703 03		
Other assets .....	12,000 00		
Total resources .....	\$297,777 73	Total liabilities .....	\$297,777 73

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Kutner .....	245 shares.	L. Leach .....	30 shares.
W. W. Phillips .....	150 shares.	A. Goldstein .....	10 shares.
W. L. Graves .....	110 shares.		

Total number of shares held by the Directors is ..... 545 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$70,088 76	\$140,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
30 shares Grangers' Bank of California .....	\$1,800 00	\$1,500 00	\$2,000 00
75 shares Fresno Gaslight Company .....	1,500 00	1,200 00	1,925 00
40 shares Fresno Gaslight Company .....	800 00	860 00	1,080 00
180 shares First National Bank, Fresno .....	18,000 00	18,900 00	20,000 00
Totals .....	\$22,100 00	\$22,460 00	\$25,005 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$12,554 00	\$13,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Farmers' Bank of Fresno, doing business at Fresno, County of Fresno, on the eighth day of January, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,850 00	Capital paid up .....	\$90,000 00
Invested in county warrants .....	6,622 24	Reserve fund .....	1,000 00
Loans on real estate .....	64,613 16	Due depositors .....	172,768 78
Loans on stocks and bonds .....	4,910 00	Interest collected .....	686 05
Loans on other securities (grain, etc.) .....	18,027 00	Rents, exchange, etc. ....	18 67
Loans on personal security .....	126,611 12		
Money on hand .....	25,893 75		
Due from banks and bankers .....	8,068 93		
Furniture, fixtures, etc. ....	1,800 00		
Expenses, taxes, etc. ....	77 30		
Total resources .....	\$264,473 50	Total liabilities .....	\$264,473 50

FRESNO, January 9, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Fresno. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Bank of Fresno, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

LEWIS LEACH, President.  
W. W. PHILLIPS, Cashier.

Subscribed and sworn to before me, this eighth day of January, 1886.

WM. F. WHITE,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Farmers' Bank of Fresno is located in Fresno, about two hundred miles from San Francisco by rail. Fresno is the center of a very rich and successful fruit-growing district. Land can be had at from twenty to fifty dollars per acre. The freight charges for moving crop to market is three dollars and sixty cents per ton. The cash receipts per month at the railroad office in this town averages, one month with another, forty thousand dollars. This enormous tax takes nearly all that is made of profits by the producers in the Fresno district. The population of Fresno is about three thousand five hundred, and its vote at the last election was nine hundred. The bank is conducted carefully and with good judgment. Fifty thousand dollars of the capital came from the earnings of the bank, and the shareholders have also been paid a handsome dividend on the capital invested.

## SEMI-ANNUAL REPORT OF THE

## GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

A. D. LOGAN, President.

(Office hours: 10 A. M. to 3 P. M.)

A. MONTELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$126,380 04	Capital paid in coin.....	\$640,320 00
Loans on real estate.....	166,662 41	Reserve fund and profit and loss.....	19,197 49
Loans on stocks, bonds, and warrants.....	37,879 00	Due depositors.....	367,676 37
Loans on other securities (grain, etc.).....	1,673,948 81	Due banks and bankers.....	4,366 85
Loans on personal security (including overdrafts).....	138,771 62	Other liabilities.....	1,231,709 32
Money on hand.....	108,101 50		
Due from banks and bankers.....	4,966 65		
Furniture and fixtures.....	2,500 00		
Other assets.....	4,060 00		
Total resources.....	\$2,263,270 03	Total liabilities.....	\$2,263,270 03

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$600,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60.

The names of the Directors and number of shares of stock held by each, are as follows:

A. D. Logan.....	2,263 shares.	T. E. Tynan.....	26 shares.
H. J. Lewelling.....	249 shares.	T. McConnell.....	120 shares.
Uriah Wood.....	266 shares.	H. M. LaRue.....	37 shares.
S. Ewer.....	100 shares.	J. C. Steele.....	174 shares.
J. C. Merryfield.....	5 shares.	J. H. Gardiner.....	53 shares.
C. J. Cressey.....	45 shares.		

Total number of shares held by the Directors is..... 3,338 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$102,750 00	\$110,000 00
Colusa.....	18,240 00	22,500 00
Alameda.....	5,390 04	6,000 00
Totals.....	\$126,380 04	\$138,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$8,000 00	\$20,000 00
Contra Costa .....	20,000 00	40,000 00
Colusa .....	14,500 00	25,000 00
Fresno .....	5,800 00	10,000 00
Monterey .....	10,000 00	17,000 00
Merced .....	10,062 41	20,000 00
Napa .....	3,800 00	10,000 00
Stanislaus .....	40,000 00	100,000 00
San Joaquin .....	2,400 00	7,500 00
Santa Cruz .....	5,500 00	10,000 00
Solano .....	15,000 00	27,500 00
Tulare .....	3,000 00	10,000 00
Tehama .....	18,200 00	30,000 00
Yolo .....	10,400 00	17,500 00
Totals .....	\$166,662 41	\$344,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and other corporate stocks.... } Controller's warrants..... }	\$52,500 00	\$37,879 00	\$52,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, other grain, wool, etc.)----	\$1,673,948 81	\$2,385,000 00

## SEMI-ANNUAL REPORT OF THE

## GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

A. D. LOGAN, President.

A. MONTPELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt...	\$127,183 29	Capital paid in coin .....	\$626,160 00
Loans on real estate.....	143,645 00	Reserve fund and profit and loss .....	13,028 31
Loans on stocks, bonds, and warrants .....	27,500 00	Due depositors.....	332,561 09
Loans on other securities (grain, etc.).....	358,750 00	Other liabilities.....	34,204 24
Loans on personal security (including overdrafts).....	164,749 71		
Money on hand.....	161,779 93		
Due from banks and bankers.....	3,794 10		
Furniture and fixtures .....	5,500 00		
Expenses and taxes .....	11,991 61		
Other assets.....	1,060 00		
Total resources.....	\$1,005,953 64	Total liabilities.....	\$1,005,953 64

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$626,160. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan.....	2,263 shares.	T. E. Tynan .....	26 shares.
H. J. Lewelling.....	249 shares.	T. McConnell.....	120 shares.
U. Wood .....	266 shares.	H. M. La Rue .....	37 shares.
S. Ewer .....	100 shares.	J. C. Steele .....	174 shares.
D. Meyer.....	50 shares.	J. H. Gardiner.....	53 shares.
C. J. Cressey .....	45 shares.		

Total number of shares held by the Directors is ..... 3,383 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$104,870 00	\$115,000 00
Colusa .....	17,170 00	22,500 00
Alameda .....	5,143 29	6,000 00
Totals .....	\$127,183 29	\$143,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$5,000 00	\$12,000 00
Butte .....	12,000 00	20,000 00
Colusa .....	9,700 00	20,000 00
Monterey .....	10,200 00	15,000 00
Merced .....	5,000 00	15,000 00
Napa .....	2,100 00	7,500 00
Solano .....	15,000 00	25,000 00
Stanislaus .....	58,645 00	100,000 00
Santa Cruz .....	5,500 00	10,000 00
Tulare .....	2,500 00	7,500 00
Tehama .....	18,000 00	25,000 00
Totals .....	\$143,645 00	\$257,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and other corporate stocks .....	\$50,000 00	\$27,500 00	\$50,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, wheat, barley, etc. ....	\$333,750 00	\$500,000 00
Grain sacks, wool, and merchandise .....	25,000 00	35,000 00
Totals .....	\$358,750 00	\$535,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Grangers' Bank of California, doing business at City and County of San Francisco, on the thirteenth day of February, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$125,444 04	Capital paid up .....	\$628,040 00
Loans on real estate .....	104,319 82	Reserve fund .....	12,677 39
Loans on stocks and bonds .....	13,785 23	Due depositors .....	341,509 24
Loans on other securities (grain, etc.) .....	1,297,222 22	Due banks and bankers .....	2,304 71
Loans on personal security .....	169,028 55	Interest collected .....	4,011 47
Money on hand .....	94,470 81	Rents, exchange, etc. ....	10 02
Due from banks and bankers .....	9,634 59	Dividends unpaid .....	5,151 04
Furniture, fixtures, etc. ....	5,500 00	Profit and loss .....	347 50
Expenses, taxes, etc. ....	2,588 78	Other liabilities, bills payable .....	849,990 70
Other assets .....	22,048 03		
Total resources .....	\$1,844,042 07	Total liabilities .....	\$1,844,042 07



SAN FRANCISCO, February 17, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA,  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Grangers' Bank of California, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. MONTPELLIER,  
Cashier and Manager.

Subscribed and sworn to before me, this fifteenth day of February, 1886.

WM. F. WHITE,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF THE

## BANK OF GILROY.

[Incorporated June 5, 1871.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$2,822 52	Capital paid in coin .....	\$68,000 00
County warrants .....	2,863 80	Reserve fund and profit and loss .....	13,794 47
Loans on real estate .....	57,658 99	Due depositors .....	67,541 77
Loans on other securities (grain, etc.) .....	3,620 00	Due banks and bankers .....	22,545 68
Loans on personal security (including overdrafts) .....	84,432 11	Other liabilities .....	3,400 00
Money on hand .....	17,646 79		
Furniture and fixtures .....	1,000 00		
Interest accrued .....	5,237 71		
Total resources .....	\$175,281 92	Total liabilities .....	\$175,281 92

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,300; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Steuben .....	100 shares.	D. Wood .....	100 shares.
J. Ellis .....	200 shares.	M. Lennon .....	40 shares.
L. A. Whitehurst .....	122 shares.		

Total number of shares held by the Directors is ..... 562 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$2,822 52	\$3,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$21,658 99	\$46,500 00
Tulare .....	36,000 00	64,000 00
Totals .....	\$57,658 99	\$110,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$2,863 80	\$2,863 80

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$3,620 00	\$3,800 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF GILROY.

[Incorporated June 5, 1871.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

L. A. WHITEHURST, President.

G. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$122 52	Capital paid in coin .....	\$68,000 00
Loans on real estate .....	70,197 07	Reserve fund and profit and loss .....	15,368 84
Loans on personal security (including overdrafts) .....	79,839 49	Due depositors .....	84,406 21
Money on hand .....	17,395 44	Due banks and bankers .....	6,541 82
Due from banks and bankers .....	607 76	Other liabilities .....	3,462 50
Furniture and fixtures .....	1,000 00		
Interest accrued .....	8,617 09		
Total resources .....	\$177,779 37	Total liabilities .....	\$177,779 37

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Steuben .....	100 shares.	D. Wood .....	100 shares.
J. H. Ellis .....	200 shares.	L. A. Whitehurst .....	122 shares.
M. Lennon .....	40 shares.		

Total number of shares held by the Directors is ..... 562 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$122 52	\$300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara and Tulare .....	\$70,197 07	\$137,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Gilroy, doing business at Gilroy, County of Santa Clara, on the second day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$122 52	Capital paid up .....	\$68,000 00
Loans on real estate .....	74,178 29	Reserve fund .....	13,794 47
Loans on personal security .....	72,513 09	Due depositors .....	80,765 89
Money on hand .....	19,778 90	Due banks and bankers .....	9,713 79
Furniture, fixtures, etc. ....	1,000 00	Dividends unpaid .....	62 50
Expenses, taxes, etc. ....	1,822 71	Other liabilities .....	202 45
Other assets .....	3,123 59		
Total resources .....	\$172,539 10	Total liabilities .....	\$172,539 10

GILROY, SANTA CLARA COUNTY, June 3, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Gilroy, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. A. WHITEHURST, President.  
GEORGE E. HERSEY, Cashier.

Subscribed and sworn to before me, this third day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Gilroy is located in Gilroy, Santa Clara County. This section of Santa Clara County has a reputation for fine dairy products, and also for wheat and other grain crops. The charges for freighting is three dollars per ton. Land is held at from fifty dollars to one hundred dollars per acre. The town claims a population of about two thousand. The bank is conducted in an unexceptionably good manner in all respects, and results have been fully satisfactory to shareholders as to profits made.

SEMI-ANNUAL REPORT OF THE  
BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

H. M. WILLSON, President.

J. D. HASSETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$20,866 41	Capital paid in coin .....	\$85,600 00
Loans on real estate .....	123,065 17	Reserve fund and profit and loss .....	16,628 37
Loans on other securities (grain, etc.) .....	2,004 74	Due depositors .....	58,556 27
Loans on personal security (including overdrafts) .....	69,933 30	Due banks and bankers .....	68,195 22
Money on hand .....	5,820 45	Other liabilities .....	512 50
Checks and other cash items .....	903 62	Interest accrued .....	11,904 56
Due from banks and bankers .....	266 97		
Furniture and fixtures .....	2,500 00		
Interest accrued .....	11,904 56		
Expenses and taxes .....	1,073 70		
Other assets .....	3,058 00		
Total resources .....	\$241,396 92	Total liabilities .....	\$241,396 92

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson .....	46 shares.	J. R. Grant .....	133 shares.
J. D. Hassett .....	87 shares.	A. H. Stites .....	10 shares.
S. Cohn .....	25 shares.		

Total number of shares held by the Directors is ..... 301 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$5,124 99	\$6,000 00
Sonoma and Mendocino .....	15,741 42	18,000 00
Totals .....	\$20,866 41	\$24,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$123,065 17	\$279,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$2,004 74	\$2,740 00

SEMI-ANNUAL REPORT OF THE  
BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

H. M. WILLSON, President.

JOHN D. HASSETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$20,866 41	Capital paid in coin .....	\$85,600 00
Loans on real estate .....	129,488 80	Reserve fund and profit and loss .....	13,480 97
Loans on other securities (grain, etc.) .....	1,296 29	Due depositors .....	95,268 26
Loans on personal security (including overdrafts) .....	86,135 23	Due banks and bankers .....	56,530 26
Money on hand .....	6,150 95	Other liabilities .....	52 50
Checks and other cash items .....	1,320 87		
Due from banks and bankers .....	1,781 01		
Furniture and fixtures .....	2,500 00		
Other assets .....	1,392 43		
Total resources .....	\$250,931 99	Total liabilities .....	\$250,931 99

## DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson .....	46 shares.	J. R. Grant .....	133 shares.
J. D. Hassett .....	87 shares.	A. H. Stites .....	10 shares.
S. Cohn .....	45 shares.		

Total number of shares held by the Directors is ..... 321 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$5,124 99	\$6,000 00
Sonoma and Mendocino .....	15,741 42	18,000 00
Totals .....	\$20,866 41	\$24,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$129,488 80	\$291,225 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley .....	\$1,296 29	\$1,296 29

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Healdsburg, doing business at Healdsburg, County of Sonoma, on the twelfth day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$16,866 41	Capital paid up .....	\$85,600 00
Loans on real estate .....	130,218 80	Reserve fund .....	10,000 00
Loans on other securities (grain, etc.) .....	1,296 29	Due depositors .....	82,509 85
Loans on personal security .....	67,637 87	Due banks and bankers .....	59,309 51
Money on hand .....	12,968 76	Interest collected .....	260 96
Due from banks and bankers .....	842 02	Rents, exchange, etc. ....	52 50
Furniture, fixtures, etc. ....	2,500 00	Profit and loss .....	1,692 03
Expenses, taxes, etc. ....	1,545 20		
Other assets .....	5,549 50		
Total resources .....	\$239,424 85	Total liabilities .....	\$239,424 85

HEALDSBURG, May 12, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Healdsburg, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. M. WILLSON, President.  
J. D. HASSETT, Cashier.

Subscribed and sworn to before me, this twelfth day of May, 1886.

WM. F. WHITE,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF  
THE BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$8,000 00	Capital paid in coin .....	\$250,000 00
Real estate taken for debt.....	4,000 00	Reserve fund and profit and loss .....	59,471 20
School orders .....	754 87	Due depositors .....	206,650 29
Loans on real estate.....	195,445 10	Due banks and bankers .....	36,648 42
Loans on stocks, bonds, and warrants .....	3,306 00		
Loans on other securities (grain, etc.) .....	66,184 10		
Loans on personal security (including overdrafts) .....	246,736 55		
Money on hand .....	22,913 05		
Checks and other cash items .....	3,430 24		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$552,769 91	Total liabilities.....	\$552,769 91

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins.....	376 shares.	N. C. Briggs .....	176 shares.
Uriah Wood.....	313½ shares.	Thomas Flint .....	35 shares.
L. A. Whitehurst.....	275 shares.		

Total number of shares held by the Directors is.....1,175½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito .....	\$4,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito .....	\$195,445 10	\$273,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders San Benito County.....	\$754 87	\$754 87	\$754 87

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School orders San Benito County .....	\$4,000 00	\$3,306 00	\$4,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$65,584 10	\$80,000 00
Time certificate of deposit of Bank of Hollister .....	600 00	1,100 00
Totals .....	\$66,184 10	\$81,100 00

SEMI-ANNUAL REPORT OF THE  
BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$8,000 00	Capital paid in coin .....	\$250,000 00
Real estate taken for debt .....	4,000 00	Reserve fund and profit and loss .....	46,971 20
Loans on real estate .....	198,621 12	Due depositors .....	202,119 87
Loans on others securities (grain, etc.) .....	15,902 80	Due banks and bankers .....	26,122 13
Loans on personal security (including overdrafts) .....	289,683 46	Other liabilities .....	14,819 22
Money on hand .....	19,705 45		
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	2,119 59		
Total resources .....	\$540,032 42	Total liabilities .....	\$540,032 42

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins .....	376 shares.	N. C. Briggs .....	176 shares.
U. Wood .....	313½ shares.	T. Flint .....	35 shares.
L. A. Whitehurst .....	275 shares.		

Total number of shares held by the Directors is ..... 1,175½ shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito .....	\$4,000 00	\$4,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito .....	\$198,621 12	\$260,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley in warehouses .....	\$15,902 80	\$20,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Hollister, doing business at Hollister, County of San Benito, on the third day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$8,000 00	Capital paid up.....	\$250,000 00
Other real estate .....	4,000 00	Reserve fund.....	30,000 00
Loans on real estate.....	198,001 12	Due depositors.....	208,164 20
Loans on other securities (grain, etc.) .....	75,441 31	Due banks and bankers .....	11,945 40
Loans on personal security .....	218,574 22	Interest collected.....	12,627 62
Money on hand .....	21,998 06	Rents, exchange, etc.....	318 74
Furniture, fixtures, etc. ....	2,000 00	Profit and loss .....	16,971 20
Expenses, taxes, etc.....	2,012 45		
Total resources.....	\$530,027 16	Total liabilities.....	\$530,027 16

HOLLISTER, June 4, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Benito. } ss.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Hollister, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

T. S. HAWKINS, President.  
T. W. HAWKINS, Cashier.

Subscribed and sworn to before me, this fourth day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Hollister is located in the Town of Hollister, San Benito County. This is the center of the beautiful and fertile valley of San Juan. It is famous for its fruit crops and stock raising. Hollister is about ninety-four miles by rail from San Francisco. The charge for freighting is three dollars per ton. Land is held at from twenty-five to seventy-five dollars per acre. The population of Hollister is about eighteen hundred, and its vote at the last election was about five hundred. The bank has always been well managed, and is a decided financial success. More than half its present capital came from its earnings, besides paying its shareholders, in dividends, ten per cent per annum.

SEMI-ANNUAL REPORT OF THE  
HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$6,260 08	Capital paid in coin.....	\$60,000 00
County warrants .....	2,457 94	Reserve fund and profit and loss .....	36,245 09
Loans on real estate .....	116,257 30	Due depositors .....	136,498 61
Loans on stocks, bonds, and warrants .....	4,344 70	Due banks and bankers .....	22,936 26
Loans on personal security (including overdrafts) .....	81,926 87	Other liabilities .....	3,327 12
Money on hand .....	30,984 83		
Due from banks and bankers .....	4,629 85		
Furniture and fixtures .....	1,569 00		
Interest accrued .....	9,392 94		
Other assets .....	1,183 57		
Total resources .....	\$259,007 08	Total liabilities .....	\$259,007 08

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson .....	120 shares.	J. Russ .....	120 shares.
H. H. Buhne .....	206 shares.	E. Everding .....	20 shares.
D. R. Jones .....	50 shares.	T. Walsh .....	200 shares.
J. Bell .....	170 shares.	W. M. Huntoon .....	218 shares.

Total number of shares held by the Directors is ..... 1,104 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$6,260 08	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$116,257 30	\$196,257 30

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants and school orders .....	\$2,457 94	\$2,457 94



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Eureka and Trinidad Railroad Company stock .....	\$8,100 00	\$1,344 70

## AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Time drafts .....	\$263 75	\$263 75
Gold dust .....	908 82	908 82
Totals .....	\$1,172 57	\$1,172 57

## SEMI-ANNUAL REPORT OF THE

## HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$6,007 58	Capital paid in coin .....	\$60,000 00
Loans on real estate .....	122,709 98	Reserve fund and profit and loss .....	44,049 69
Loans on stocks, bonds, and warrants .....	3,844 70	Due depositors .....	177,619 15
Loans on personal security (including overdrafts) .....	61,080 48	Other liabilities .....	3,942 50
Money on hand .....	38,304 54		
Due from banks and bankers .....	37,906 61		
Furniture and fixtures .....	1,569 00		
Other assets .....	14,188 45		
Total resources .....	\$285,611 34	Total liabilities .....	\$285,611 34

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson .....	120 shares.	T. Cullberg .....	20 shares.
H. H. Buhne .....	206 shares.	J. Russ .....	120 shares.
T. Walsh .....	200 shares.	W. M. Huntoon .....	218 shares.
E. Everding .....	20 shares.	D. R. Jones .....	50 shares.
Josiah Bell .....	170 shares.		

Total number of shares held by the Directors is ..... 1,124 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$6,007 58	\$8,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$122,709 98	\$152,709 98

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Eureka and Trinidad Railroad Company .....	\$8,100 00	\$3,844 70

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Humboldt County Bank, doing business at Eureka, County of Humboldt, on the fifteenth day of July, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$6,007 58	Capital paid up .....	\$60,000 00
Loans on real estate .....	126,108 45	Due depositors .....	180,233 38
Loans on personal security .....	58,671 82	Interest collected .....	765 30
Money on hand .....	53,965 10	Rents, exchange, etc. ....	61 00
Due from banks and bankers .....	39,257 25	Profit and loss .....	44,049 69
Furniture, fixtures, etc. ....	1,569 00	Other liabilities .....	950 00
Expenses, taxes, etc. ....	10 80		
Other assets .....	469 37		
Total resources .....	\$286,059 37	Total liabilities .....	\$286,059 37

EUREKA, July 16, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Humboldt. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Humboldt County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. W. HENDERSON, President.  
W. M. HUNTOON, Cashier.

Subscribed and sworn to before me, this sixteenth day of July, 1886.

W. W. MORELAND,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Humboldt County Bank is located in Eureka, Humboldt County. It has a population of nearly seven thousand, and cast a vote at the last election of about one thousand. It is the center of the largest redwood district in California. The land when cleared is like that of Mendocino, easily converted into good grazing land, which is also good for farming purposes. The dairy business is found very profitable in this section. The great export production of Humboldt County is redwood lumber of all varieties, which brings it business and wealth. Farming land is held at from fifteen to seventy-five dollars per acre, and timber land at from five to one hundred dollars per acre. The bank is carefully managed, and has paid its shareholders over ten per cent per annum on their investment since the day of its organization.

## SEMI-ANNUAL REPORT OF THE

## KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9:30 A. M. to 4 P. M.)

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,700 00	Capital paid in coin .....	\$53,000 00
Real estate taken for debt .....	17,031 17	Reserve fund and profit and loss .....	30,166 48
County warrants .....	10,964 95	Due depositors .....	175,369 58
Loans on real estate .....	50,196 01	Other liabilities .....	2,520 00
Loans on personal security (including overdrafts) .....	105,418 93		
Money on hand .....	20,016 35		
Checks and other cash items .....	222 02		
Due from banks and bankers .....	48,061 35		
Furniture and fixtures .....	2,000 00		
Interest accrued .....	2,952 86		
Other assets .....	1,492 42		
Total resources .....	\$261,056 06	Total liabilities .....	\$261,056 06

## DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett .....	65 shares.	H. Hirshfeld .....	2 shares.
H. Hughes .....	140 shares.	A. Weill .....	3 shares.
H. A. Blodget .....	57 shares.		

Total number of shares held by the Directors is ..... 267 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern .....	\$17,031 17	\$21,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$50,196 01	\$80,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Kern County warrants .....	\$10,964 95	\$10,964 95

## SEMI-ANNUAL REPORT OF THE

## KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

S. JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,500 00	Capital paid in coin .....	\$53,000 00
Real estate taken for debt .....	16,825 01	Reserve fund and profit and loss .....	34,333 83
County warrants .....	1,145 25	Due depositors .....	111,159 11
Loans on real estate .....	39,327 70	Due banks and bankers .....	882 00
Loans on personal security (including overdrafts) .....	112,110 02		
Money on hand .....	16,432 36		
Due from banks and bankers .....	3,578 57		
Furniture and fixtures .....	2,000 00		
Other assets .....	5,456 03		
Total resources .....	\$199,374 94	Total liabilities .....	\$199,374 94

## DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett .....	68 shares.	H. Hirshfeld .....	2 shares.
H. Hughes .....	140 shares.	A. Weill .....	3 shares.
H. A. Blodget .....	65 shares.		

Total number of shares held by the Directors is ..... 278 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern .....	\$16,825 01	\$21,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$39,327 70	\$60,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Kern County warrants .....	\$1,145 25	\$1,145 25	\$1,145 25

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Kern Valley Bank, doing business at Bakersfield, County of Kern, on the twelfth day of December, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,700 00	Capital paid up .....	\$53,000 00
Other real estate .....	16,686 17	Reserve fund .....	25,000 00
Invested in warrants .....	8,259 61	Due depositors .....	104,031 03
Loans on real estate .....	50,066 00	Interest collected .....	292 78
Loans on other securities (grain, etc.) .....	1,041 60	Rents, exchange, etc. ....	445 20
Loans on personal security .....	85,756 58	Dividends unpaid .....	2,520 00
Money on hand .....	13,503 03	Profit and loss .....	1,513 86
Due from banks and bankers .....	4,781 71		
Furniture, fixtures, etc. ....	2,000 00		
Expenses, taxes, etc. ....	685 75		
Other assets .....	1,322 42		
Total resources .....	\$186,802 87	Total liabilities .....	\$186,802 87

BAKERSFIELD, December 14, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Kern. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Kern Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SOL. JEWETT, President.  
H. A. BLODGET, Cashier.

Subscribed and sworn to before me, this fourteenth day of December, 1886.

J. M. LITCHFIELD,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Kern Valley Bank is located in Bakersfield. The land in the vicinity of Bakersfield is, in many places, rich river bottoms, suitable for the growth of alfalfa, which is there raised in large quantities, and fed to stock of all descriptions, such as horses, mules, cattle, sheep, and hogs, making the stock business very profitable. The section produces dairy produce to great advantage, and also poultry of all descriptions. The distance to San Francisco by rail is three hundred and twelve miles. The population of Bakersfield is about twelve hundred. The vote at the last election was over three hundred. The bank is well conducted, and has paid its shareholders a very handsome dividend per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE  
BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

A. F. TATE, President.

M. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$43,740 00
Real estate taken for debt .....	1,510 00	Reserve fund and profit and	
Loans on real estate .....	11,810 77	loss .....	5,430 35
Loans on personal security		Due depositors .....	328 23
(including overdrafts) .....	17,353 39		
Money on hand .....	390 75		
Furniture and fixtures .....	2,000 00		
Interest accrued .....	3,446 87		
Expenses and taxes .....	733 57		
Other assets .....	3,253 23		
Total resources .....	\$49,498 58	Total liabilities .....	\$49,498 58

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is 437 $\frac{20}{100}$ ; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings .....	427 $\frac{20}{100}$ shares.	A. F. Tate .....	1 share.
A. Levy .....	1 share.	M. Arnold .....	1 share.

Total number of shares held by the Directors is 430 $\frac{20}{100}$  shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake .....	\$1,510 00	\$1,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$11,810 77	\$11,810 77



SEMI-ANNUAL REPORT OF THE  
BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1876.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

FRANK D. TUNIS, President.

M. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$43,740 00
Real estate taken for debt .....	1,510 00	Reserve fund and profit and loss .....	6,415 54
County warrants .....	172 50	Due depositors .....	11,894 13
Loans on real estate .....	17,123 23	Due banks and bankers .....	352 71
Loans on personal security (in- cluding overdrafts) .....	21,909 16		
Money on hand .....	2,084 62		
Furniture and fixtures .....	2,000 00		
Interest accrued .....	5,319 24		
Other assets .....	3,283 63		
Total resources .....	\$62,402 38	Total liabilities .....	\$62,402 38

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is  $437\frac{49}{100}$ ; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings .....	426 $\frac{2}{100}$ shares.	O. McCraney .....	1 share.
A. Levy .....	1 share.	M. Arnold .....	1 share.
F. D. Tunis .....	1 share.		

Total number of shares held by the Directors is  $430\frac{2}{100}$  shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake .....	\$1,510 00	\$1,510 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$17,123 23	\$17,123 23

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$172 50	\$172 50	\$172 50



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Lake, doing business at Lakeport, County of Lake, on the thirteenth day of August, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$9,000 00	Capital paid up.....	\$43,740 00
Loans on real estate.....	13,834 70	Reserve fund.....	1,597 17
Loans on personal security.....	22,608 88	Due depositors.....	328 23
Money on hand.....	376 62	Interest collected.....	53 25
Furniture, fixtures, etc.....	1,000 00	Rents, exchange, etc.....	48 00
Expenses, taxes, etc.....	108 25	Profit and loss.....	1,161 80
Total resources.....	\$46,928 45	Total liabilities.....	\$46,928 45

LAKEPORT, August 15, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Lake. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Lake, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

MARSHALL ARNOLD, Cashier.

Subscribed and sworn to before me, this fourteenth day of August, 1885.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Lake is located in Lakeport, on which we have already commented. The bank is almost wholly the property of Judge S. C. Hastings, and seems to be kept incorporated solely for his personal convenience, without any particular effort to make it a profitable enterprise. Its worthy Cashier carefully and faithfully conducts it in accordance with the views of the Judge.

SEMI-ANNUAL REPORT OF THE  
BANK OF LA PORTE.

[Incorporated October, 1871.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 8 A. M. to 6 P. M.)

JOHN R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$1,000 00	Capital paid in coin .....	\$12,500 00
Real estate taken for debt .....	1,660 64	Reserve fund and profit and loss .....	12,500 00
Loans on stocks, bonds, and warrants .....	4,447 20	Due depositors .....	48,007 15
Loans on other securities (grain, etc.) .....	10,453 14	Other liabilities .....	5,244 77
Loans on personal security (including overdrafts) .....	39,308 27		
Money on hand .....	3,569 56		
Due from banks and bankers .....	16,054 92		
Furniture and fixtures .....	1,000 00		
Expenses and taxes .....	758 19		
Total resources .....	\$78,251 92	Total liabilities .....	\$78,251 92

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban .....	125 shares.	E. C. Brabban .....	25 shares.
E. Brabban .....	321 shares.	J. R. Smailes .....	4 shares.
M. J. Brabban .....	25 shares.		

Total number of shares held by the Directors is ..... 500 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra .....	\$1,660 64	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Plumas .....	\$247 10	\$1,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stock .....	\$310,000 00	\$4,447 20	\$10,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust and life policies .....	\$10,453 14	\$15,000 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF LA PORTE.

[Incorporated October, 1871.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

J. R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$1,000 00	Capital paid in coin .....	\$12,500 00
Real estate taken for debt .....	1,660 64	Reserve fund and profit and loss .....	12,500 00
Loans on stocks, bonds, and warrants .....	8,138 50	Due depositors .....	31,352 88
Loans on other securities (grain, etc.) .....	14,017 91	Other liabilities .....	10,026 02
Loans on personal security (including overdrafts) .....	12,327 63		
Money on hand .....	13,853 62		
Due from banks and bankers .....	13,448 75		
Furniture and fixtures .....	1,000 00		
Interest accrued .....	931 85		
Total resources .....	\$66,378 90	Total liabilities .....	\$66,378 90

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

John R. Smailes .....	4 shares.	D. Brabban .....	125 shares.
E. Brabban .....	321 shares.		

Total number of shares held by the Directors is .....

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra .....	\$1,660 64	\$5,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stock .....	\$310,000 00	\$4,447 20	\$10,000 00
California and Oregon Land Company .....	30,000 00	3,691 30	10,000 00
Totals .....	\$340,000 00	\$8,138 50	\$20,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bullion, merchandise, fire, and life policies.....	\$14,017 91	\$24,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of La Porte, doing business at La Porte, County of Plumas, on the ninth day of August, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$1,000 00	Capital paid up .....	\$12,500 00
Other real estate .....	1,660 64	Reserve fund .....	12,500 00
Loans on other securities (grain, etc.) .....	27,914 86	Due depositors .....	23,570 78
Loans on personal security .....	8,663 46	Profit and loss .....	11,540 69
Money on hand .....	18,839 81		
Due from banks and bankers .....	1,000 00		
Furniture, fixtures, etc. ....	1,032 70		
Total resources .....	\$60,111 47	Total liabilities .....	\$60,111 47

LA PORTE, August 10, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

A. W. POTTS,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Plumas. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of La Porte, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

DIXON BRABBAN, Cashier.

Subscribed and sworn to before me, this tenth day of August, 1886.

A. W. POTTS,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of La Porte is located in a small mining town of that name in Plumas County. This location is famous only for its former great wealth in gold-producing gravel districts, which even to this day are not entirely worked out. It now presents a strange appearance. Its river and gulch beds, and its mountains, are cut down, dug up, and rent and torn into all manner of shapes and forms by the constant struggle of thousands of gold hunters to unearth the precious metal from its lodgement in river beds beneath mountains the age of which no one knows. The bank is a family affair, and seems very profitable to its worthy owners.

SEMI-ANNUAL REPORT OF THE  
BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$49,370 00	Capital paid in coin .....	\$100,000 00
Loans on stocks, bonds, and warrants .....	2,868 70	Reserve fund and profit and loss .....	3,120 57
Loans on other securities, (grain, etc.) .....	16,403 12	Due depositors .....	25,589 13
Loans on personal security (including overdrafts) .....	46,694 20		
Money on hand .....	2,842 80		
Checks and other cash items .....	116 50		
Due from banks and bankers .....	9,208 26		
Furniture and fixtures .....	690 00		
Expenses and taxes .....	516 12		
Total resources .....	\$128,709 70	Total liabilities .....	\$128,709 70

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Varney .....	870 shares.	T. H. B. Varney .....	10 shares.
H. H. Pitcher .....	100 shares.	John Taylor .....	10 shares.
G. W. Langan .....	10 shares.		
Total number of shares held by the Directors is .....			1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$48,220 00	\$150,900 00
Contra Costa .....	1,150 00	4,800 00
Totals .....	\$49,370 00	\$155,700 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
School and road warrants .....	\$2,868 70	\$2,954 30



## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$16,403 12	\$20,620 00

## SEMI-ANNUAL REPORT OF

## THE BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$595 07	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	73,686 50	Reserve fund and profit and loss.....	6,826 97
Loans on personal security (including overdrafts).....	69,010 27	Due depositors.....	51,967 34
Money on hand.....	5,660 70		
Due from banks and bankers.....	7,148 81		
Furniture and fixtures.....	690 00		
Expenses and taxes.....	2,002 96		
Total resources.....	\$158,794 31	Total liabilities.....	\$158,794 31

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thos. Varney.....	870 shares.	J. Taylor.....	10 shares.
H. H. Pitcher.....	100 shares.	T. H. B. Varney.....	10 shares.
G. W. Langan.....	10 shares.		

Total number of shares held by the Directors is.....1,000 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$73,186 50	\$165,950 00
Contra Costa.....	500 00	1,800 00
Totals.....	\$73,686 50	\$167,750 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Alameda County claims.....	\$595 07	\$595 07	\$595 07



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Livermore, doing business at Livermore, County of Alameda, on the sixteenth day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$71,386 50	Capital paid up.....	\$100,000 00
Loans on stocks and bonds.....	1,000 00	Due depositors.....	46,000 72
Loans on other securities (grain, etc.).....	2,300 00	Interest collected.....	5,733 12
Loans on personal security.....	69,919 70	Rents, exchange, etc.....	460 64
Money on hand.....	4,949 86		
Furniture, fixtures, etc.....	690 00		
Expenses, taxes, etc.....	1,948 42		
Total resources.....	\$152,194 48	Total liabilities.....	\$152,194 48

LIVERMORE, June 17, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition. (First examination.)

Very respectfully, your obedient servants,

W. F. WHITE,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Alameda. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Livermore, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. H. PITCHER, Cashier.

Subscribed and sworn to before me, this seventeenth day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

JOHN E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$1,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	221,329 93	Reserve fund and profit and loss .....	114,976 84
Loans on personal security (including overdrafts) .....	238,252 71	Due depositors .....	339,812 72
Money on hand .....	87,321 21	Due banks and bankers .....	17,871 93
Due from banks and bankers .....	23,701 08	Other liabilities .....	1,025 07
Furniture and fixtures .....	500 00		
Expenses and taxes .....	500 00		
Other assets .....	1,081 63		
Total resources .....	\$573,686 56	Total liabilities .....	\$573,686 56

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Robert S. Baker .....	27 shares.	George W. Prescott .....	85 shares.
Jotham Bixby .....	53 shares.	John S. Slawson .....	10 shares.
John E. Plater .....	90 shares.	R. M. Widney .....	1 share.
John A. Paxton .....	130 shares.		

Total number of shares held by the Directors is..... 396 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$1,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$103,329 93	\$229,900 00
San Bernardino .....	118,000 00	250,000 00
Totals .....	\$221,329 93	\$479,900 00

## SEMI-ANNUAL REPORT OF THE

## LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours : — A. M. to — P. M.)

JOHN E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$1,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	198,866 00	Reserve fund and profit and loss .....	117,599 69
Loans on personal security .....	276,444 22	Due depositors .....	443,121 44
Money on hand .....	95,982 93	Other liabilities .....	2,373 75
Due from banks and bankers .....	90,301 73		
Furniture and fixtures .....	500 00		
Total resources .....	\$663,094 88	Total liabilities .....	\$663,094 88

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Baker .....	27 shares.	J. A. Paxton .....	130 shares.
R. M. Widney .....	1 share.	G. W. Prescott .....	100 shares.
H. L. MacNeil .....	4 shares.	J. E. Plater .....	100 shares.
J. Bixby .....	53 shares.		

Total number of shares held by the Directors is .....

415 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$1,000 00	\$4,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$78,966 00	\$192,200 00
San Bernardino .....	119,900 00	250,000 00
Totals .....	\$198,866 00	\$442,200 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Los Angeles County Bank, doing business at Los Angeles, County of Los Angeles, on the thirty-first day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$15,000 00	Capital paid up.....	\$100,000 00
Loans on real estate.....	245,393 59	Reserve fund.....	100,000 00
Loans on other securities (grain, etc.) .....	38,026 00	Due depositors .....	325,848 77
Loans on personal security.....	131,217 33	Interest collected.....	5,383 27
Money on hand .....	66,438 40	Rents, exchange, etc. ....	281 08
Due from banks and bankers.....	38,949 59	Dividends unpaid .....	500 49
Furniture, fixtures, etc.....	1,900 00	Profit and loss .....	10,000 00
Expenses, taxes, etc.....	5,088 70		
Total resources.....	\$542,013 61	Total liabilities.....	\$542,013 61

LOS ANGELES, November 2, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Los Angeles County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

JNO. E. PLATER, President.  
H. L. MACNEIL, Cashier.

Subscribed and sworn to before me, this second day of November, 1885.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

Los Angeles County, like the other two great counties of the State—Santa Clara and Alameda—is too well known to make remarks from us interesting. The City of Los Angeles claims a population of fifty thousand inhabitants. The whole county is rich in its soil, rich in its wonderful production of fruits, and is charming almost beyond belief. Nothing but low freight charges is now needed to make it the most prosperous county of the State outside of the County of San Francisco.

## SEMI-ANNUAL REPORT OF THE

## BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

SAMUEL TEMPLETON, President.

A. E. WILDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants .....	\$52 25	Capital paid in coin .....	\$14,000 00
Loans on real estate .....	7,211 00	Reserve fund and profit and loss .....	1,447 97
Loans on personal security (including overdrafts) .....	21,388 37	Due depositors .....	21,980 51
Money on hand .....	3,448 29		
Due from banks and bankers .....	3,328 57		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$37,428 48	Total liabilities .....	\$37,428 48

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$28,000; the total amount actually paid in coin by stockholders for capital stock is \$14,000. The total number of shares of stock issued is 560; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel Templeton .....	100 shares.	John Stanfield .....	110 shares.
A. G. Huggins .....	90 shares.	W. W. Kirkland .....	80 shares.
Robt. Walker .....	40 shares.		

Total number of shares held by the Directors is ..... 420 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$4,211 00	\$13,500 00
Santa Cruz .....	2,000 00	10,000 00
Washington Territory .....	1,000 00	3,000 00
Totals .....	\$7,211 00	\$26,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$52 25	\$52 25

SEMI-ANNUAL REPORT OF THE  
BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

Office hours: — A. M. to — P. M.

SAMUEL TEMPLETON, President.

A. E. WILDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$8,601 00	Capital paid in coin .....	\$14,750 00
Loans on personal security (in- cluding overdrafts).....	18,747 42	Reserve fund and profit and loss .....	912 16
Money on hand .....	4,259 95	Due depositors .....	27,962 70
Due from banks and bankers...	10,016 49		
Furniture and fixtures .....	2,000 00		
Total resources.....	\$43,624 86	Total liabilities .....	\$43,624 86

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$29,500; the total amount actually paid in coin by stockholders for capital stock is \$14,750. The total number of shares of stock issued is 590; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Templeton.....	120 shares.	J. Stanfield.....	130 shares.
A. G. Huggins.....	110 shares.	D. S. Shaw.....	80 shares.
R. Walker.....	40 shares.		

Total number of shares held by the Directors is .....480 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$5,601 00	\$18,000 00
Santa Cruz .....	2,000 00	10,000 00
King (Washington Territory).....	1,000 00	3,000 00
Totals .....	\$8,601 00	\$31,000 00



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Los Gatos, doing business at Los Gatos, County of Santa Clara, on the twenty-first day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Invested in warrants .....	\$81 25	Capital paid up .....	\$14,000 00
Loans on real estate .....	7,061 00	Due depositors .....	34,426 50
Loans on personal security .....	28,014 77	Interest collected .....	4,706 59
Money on hand .....	7,575 85	Profit and loss .....	634 93
Due from banks and bankers .....	15,052 21	Other liabilities .....	10,000 00
Furniture, fixtures, etc. ....	2,000 00		
Expenses, taxes, etc. ....	3,982 94		
Total resources .....	\$63,768 02	Total liabilities .....	\$63,768 02

LOS GATOS, July 22, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Los Gatos, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. E. WILDER, Cashier.

Subscribed and sworn to before me, this twenty-second day of July, 1885.

J. E. FARNUM,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Los Gatos is located in Los Gatos, Santa Clara County, near the Santa Cruz Mountains. This is a great fruit-growing district, promising good results in the near future. It is fifty-six miles from San Francisco by rail, and the freight charge per ton is two dollars and twenty-five cents. The bank is new, and for the amount invested in capital promises a satisfactory return to shareholders.

## SEMI-ANNUAL REPORT OF THE

## BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

L. I. FISH, President.

(Office hours: 10 A. M. to 3 P. M.)

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	1,424 42	Reserve fund and profit and	
County warrants .....	8,521 37	loss .....	76,982 93
Loans on real estate .....	79,606 68	Due depositors .....	140,073 27
Loans on stocks, bonds, and			
warrants .....	250 00		
Loans on other securities (grain,			
etc.) .....	3,498 49		
Loans on personal security (in-			
cluding overdrafts) .....	150,655 42		
Money on hand .....	12,226 55		
Checks and other cash items .....	475 87		
Due from banks and bankers .....	33,984 80		
Furniture and fixtures .....	1,500 00		
Interest accrued .....	19,912 60		
Total resources .....	\$317,056 20	Total liabilities .....	\$317,056 20

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish .....	125 shares.	P. Tormey .....	100 shares.
D. Fernandez .....	100 shares.	H. M. Hale .....	100 shares.
Simon Blum .....	108 shares.		

Total number of shares held by the Directors is .....

533 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Contra Costa .....	\$1,424 42	\$2,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$62,506 68	\$130,100 00
Tulare .....	15,700 00	39,400 00
Washington Territory .....	1,400 00	3,200 00
Totals .....	\$79,606 68	\$172,700 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Contra Costa County warrants .....	\$8,521 37	\$8,521 37

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School orders .....	\$300 00	\$250 00	\$300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$3,498 49	\$6,576 80

## SEMI-ANNUAL REPORT OF THE

## BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

L. I. FISH, President.

(Office hours: — A. M. to — P. M.)

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$100,000 00
County warrants .....	1,314 15	Reserve fund and profit and loss .....	82,780 09
Loans on real estate .....	90,308 34	Due depositors .....	163,101 20
Loans on other securities (grain, etc.) .....	600 00		
Loans on personal security (including overdrafts) .....	169,212 51		
Money on hand .....	17,862 09		
Due from banks and bankers .....	35,814 88		
Furniture and fixtures .....	1,500 00		
Interest accrued .....	24,269 32		
Total resources .....	\$345,881 29	Total liabilities .....	\$345,881 29

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish .....	125 shares.	P. Tormey .....	100 shares.
B. Fernandez .....	100 shares.	H. M. Hale .....	100 shares.
S. Blum .....	108 shares.		

Total number of shares held by the Directors is ..... 533 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$66,908 34	\$166,800 00
Tulare .....	22,000 00	54,000 00
Lincoln (W. T.) .....	1,400 00	3,200 00
Totals .....	\$90,308 34	\$224,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa warrants .....	\$1,314 15	\$1,314 15	\$1,314 15

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
920 bags wheat in Byron Warehouse .....	\$600 00	\$1,200 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Martinez, doing business at Martinez, County of Contra Costa, on the eighth day of April, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,000 00	Capital paid up .....	\$100,000 00
Other real estate .....	1,384 42	Reserve fund .....	55,191 98
Loans on real estate .....	83,329 21	Due depositors .....	144,475 02
Loans on other securities (grain, etc.) .....	2,030 00	Interest collected .....	23 07
Loans on personal security .....	184,493 71		
Money on hand .....	19,868 28		
Due from banks and bankers .....	980 86		
Furniture, fixtures, etc. ....	1,500 00		
Expenses, taxes, etc. ....	1,103 59		
Total resources .....	\$299,690 07	Total liabilities .....	\$299,690 07

MARTINEZ, April 9, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Contra Costa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Martinez, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. I. FISH, President.  
H. M. HALE, Cashier.

Subscribed and sworn to before me, this ninth day of April, 1886.

J. M. LITCHFIELD,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Bank of Martinez is located in the Town of Martinez, Contra Costa County. This town is the outlet of a fine farming district, suitable for wheat, barley, and stock raising of all descriptions, also for dairy produce and poultry. Its coal and salmon trade are also considerable. It is only thirty miles from San Francisco, and the freight charges by water are very reasonable, being never over one dollar per ton. Its population is about one thousand, and it cast a vote of about two hundred at the last election. This whole district is very healthy, and the town is beautifully located on the bay. The bank is well managed and is a financial success, having paid its shareholders an average dividend on the capital invested of twelve per cent per annum since its organization.

## SEMI-ANNUAL REPORT OF THE

## MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$31,014 32	Capital paid in coin.....	\$30,000 00
Loans on personal security (including overdrafts).....	30,924 07	Reserve fund and profit and loss.....	5,206 76
Money on hand.....	1,944 78	Due depositors.....	44,221 00
Furniture and fixtures.....	700 00		
Other assets.....	14,844 59		
Total resources.....	\$79,427 76	Total liabilities.....	\$79,427 76

## DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown.....	1 share.	Silas Coombs.....	25 shares.
C. W. Denslow.....	98 shares.	Augustus Heeser.....	17 shares.
Ruel Stickney.....	1 share.	William Heeser.....	4 shares.

Total number of shares held by the Directors is ..... 146 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$31,014 32	\$70,000 00



## SEMI-ANNUAL REPORT OF THE

## MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$33,469 13	Capital paid in coin .....	\$30,000 00
Loans on personal security (including overdrafts) .....	32,882 80	Reserve fund and profit and loss .....	5,178 58
Furniture and fixtures .....	700 00	Due depositors .....	50,266 29
Other assets .....	19,458 05	Due banks and bankers .....	1,065 11
Total resources .....	\$86,509 98	Total liabilities .....	\$86,509 98

## DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. Stickney .....	1 share.	C. W. Denslow .....	98 shares.
A. Heeser .....	17 shares.	Wm. Heeser .....	4 shares.
S. Coombs .....	25 shares.	E. Brown .....	1 share.

Total number of shares held by the Directors is ..... 146 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$33,469 13	\$75,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Mendocino Discount Bank, doing business at Mendocino, County of Mendocino, on the fifteenth day of August, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$24,429 55	Capital paid up .....	\$30,000 00
Loans on personal security .....	24,849 20	Reserve fund .....	4,550 77
Money on hand .....	4,672 07	Due depositors .....	45,071 92
Due from banks and bankers .....	25,393 52	Interest collected .....	461 26
Furniture, fixtures, etc. ....	700 00	Rents, exchange, etc. ....	72 81
Expenses, taxes, etc. ....	112 42		
Total resources .....	\$80,156 76	Total liabilities .....	\$80,156 76

MENDOCINO, August 18, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of Mendocino. }

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Mendocino Discount Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EUGENE BROWN, President.  
WM. HEESER, Cashier.

Subscribed and sworn to before me, this seventeenth day of August, 1885.

WM. F. WHITE,  
Bank Commissioner.

### BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Mendocino Discount Bank, doing business at Mendocino, County of Mendocino, on the twenty-third day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$32,289 79	Capital paid up.....	\$30,000 00
Loans on personal security.....	28,176 03	Reserve fund.....	3,492 81
Money on hand.....	2,910 14	Due depositors.....	47,700 44
Due from banks and bankers.....	18,668 77	Interest collected.....	89 97
Furniture, fixtures, etc.....	700 00	Rents, exchange, etc.....	1,268 75
Expenses, taxes, etc.....	1,521 19	Profit and loss.....	1,713 95
Total resources.....	\$84,265 92	Total liabilities.....	\$84,265 92

MENDOCINO, June 24, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of Mendocino. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Mendocino Discount Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EUGENE BROWN, President.  
WILLIAM HEESER, Cashier.

Subscribed and sworn to before me, this twenty-third day of June, 1886.

J. M. LITCHFIELD,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Mendocino and the Mendocino Discount Bank are both located in Mendocino City, Mendocino County, under one management, a town of about one thousand inhabitants, which cast a vote at the last election of one hundred and seventy-five. It is located on the seacoast in one of the finest redwood timber districts in the State. The land when cleared is found to produce the finest quality of grass for stock raising and dairy purposes. It also produces a very fine quality of potatoes and moderately good grain, as well as the hardier sort of fruits. But the manufacture of lumber in all its varieties, and shipping it to a market by sea, is the real business of the people of this section, and is generally very profitable. The savings bank is on the mutual plan, and its officers seem deservedly to enjoy the full confidence of the depositors.

## SEMI-ANNUAL REPORT OF THE

## MERCED BANK.

[Incorporated April 2, 1875.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

SAMUEL C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$42,225 00
Real estate taken for debt .....	26,648 90	Reserve fund and profit and loss .....	8,099 58
Miscellaneous bonds and stocks .....	814 35	Due depositors .....	94,515 54
Loans on real estate .....	38,481 78	Due banks and bankers .....	6,213 23
Loans on other securities (grain, etc.) .....	5,520 00		
Loans on personal security (including overdrafts) .....	32,315 37		
Money on hand .....	34,760 09		
Due from banks and bankers .....	762 86		
Furniture and fixtures .....	1,750 00		
Total resources .....	\$151,053 35	Total liabilities .....	\$151,053 35

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$56,300; the total amount actually paid in coin by stockholders for capital stock is \$42,225. The total number of shares of stock issued is 563; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows :

M. L. Rogers .....	10 shares.	C. Landram .....	40 shares.
S. C. Bates .....	142 $\frac{1}{2}$ shares.	J. R. White .....	24 shares.
John Ruddle .....	40 shares.	Thomas Price .....	12 shares.
J. H. Jacobs .....	40 shares.		

Total number of shares held by the Directors is 308 $\frac{1}{2}$  shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$26,019 27	\$30,920 00
Merced .....	629 63	1,600 00
Totals .....	\$26,648 90	\$32,520 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$38,481 78	\$71,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Confidence Gold Mining Company stock .....	\$814 35	\$1,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and hay warehouse receipts .....	\$5,520 00	\$7,400 06

## SEMI-ANNUAL REPORT OF THE

## MERCED BANK.

[Incorporated April 2, 1875.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.*

Office hours: — A. M. to — P. M.

SAMUEL C. BATES, President.

F. HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$41,475 00
Real estate taken for debt .....	26,648 90	Reserve fund and profit and loss .....	9,838 35
Miscellaneous bonds and stocks .....	814 35	Due depositors .....	78,665 09
County warrants .....	1,242 27	Due banks and bankers .....	18,289 98
Loans on real estate .....	38,421 03		
Loans on other securities (grain, etc.) .....	5,320 00		
Loans on personal security (including overdrafts) .....	47,669 14		
Money on hand .....	16,090 29		
Due from banks and bankers .....	312 44		
Furniture and fixtures .....	1,750 00		
Total resources .....	\$148,268 42	Total liabilities .....	\$148,268 42

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$55,300; the total amount actually paid in coin by stockholders for capital stock is \$41,475. The total number of shares of stock issued is 553; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Bates .....	142½ shares.	J. R. White .....	24 shares.
J. Ruddle .....	40 shares.	Thos. Price .....	12 shares.
J. H. Jacobs .....	40 shares.	J. A. Perry .....	14 shares.
C. Landram .....	40 shares.		
Total number of shares held by the Directors is .....			312½ shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$26,019 27	\$30,920 00
Merced .....	629 63	1,600 00
Totals .....	\$26,648 90	\$32,520 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$38,421 03	\$73,950 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Confidence Gold Mining Company stock.....	\$2,000 00	\$814 35

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Merced County warrants.....	\$1,400 00	\$1,242 27	\$1,400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain and hay .....	\$5,320 00	\$7,400 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Merced Bank, doing business at Merced, County of Merced, on the sixth day of January, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,000 00	Capital paid up.....	\$42,225 00
Other real estate .....	26,648 90	Due depositors .....	81,321 56
Loans on real estate.....	37,011 95	Due banks and bankers .....	13,736 24
Loans on other securities (grain, etc.) .....	5,520 00	Profit and loss .....	8,099 58
Loans on personal security .....	32,840 48		
Money on hand .....	30,363 16		
Due from banks and bankers.....	736 53		
Furniture, fixtures, etc.....	1,750 00		
Expenses, taxes, etc.....	511 36		
Total resources .....	\$145,382 38	Total liabilities .....	\$145,382 38

MERCED, January 7, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Merced. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Merced Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SAMUEL C. BATES, President.  
FRANK HOWELL, Cashier.

Subscribed and sworn to before me, this sixth day of January, 1886.

WM. F. WHITE,  
Bank Commissioner.



## SEMI-ANNUAL REPORT OF THE

## MODESTO BANK.

[Incorporated October 28, 1878.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,000 00	Capital paid in coin .....	\$175,000 00
Real estate taken for debt....	1,541 19	Reserve fund and profit and loss.....	118,697 46
County warrants .....	5,865 65	Due depositors.....	168,533 97
Loans on real estate.....	215,873 60	Due banks and bankers .....	27,780 00
Loans on stocks, bonds, and warrants .....	15,389 00		
Loans on other securities (grain, etc.).....	27,780 00		
Loans on personal security (including overdrafts).....	157,362 24		
Money on hand.....	56,584 43		
Due from banks and bankers.....	6,615 32		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$490,011 43	Total liabilities.....	\$490,011 43

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey .....	495 shares.	T. B. Bond .....	80 shares.
E. B. Beard .....	157 shares.	J. R. Broughton .....	55 shares.
Isaac Perkins.....	135 shares.	F. A. Cressey .....	50 shares.
Albert Sheaver .....	99 shares.		
Total number of shares held by the Directors is .....			1,071 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus .....	\$164 43	\$300 00
Tulare .....	1,376 76	3,000 00
Totals.....	\$1,541 19	\$3,300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$1,461 50	\$6,000 00
Merced .....	16,200 00	31,000 00
Stanislaus .....	198,212 10	350,000 00
Totals.....	\$215,873 60	\$387,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Stanislaus County warrants .....	\$5,865 65	\$5,865 65

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
194 shares Modesto Bank stock .....	\$13,580 00	\$11,889 00	\$20,370 00
500 shares Modesto Gas Company .....	10,000 00	3,500 00	5,000 00
Totals .....	\$23,580 00	\$15,389 00	\$25,370 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$27,780 00	\$32,000 00

## SEMI-ANNUAL REPORT OF THE

## MODESTO BANK.

[Incorporated October 28, 1878.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,000 00	Capital paid in coin .....	\$175,000 00
Real estate taken for debt .....	1,141 19	Reserve fund and profit and loss .....	122,952 42
County warrants .....	74 35	Due depositors .....	104,064 38
Loans on real estate .....	211,002 10	Due banks and bankers .....	49,397 73
Loans on stocks, bonds, and warrants .....	15,389 00		
Loans on personal security (including overdrafts) .....	205,854 43		
Money on hand .....	14,441 45		
Due from banks and bankers .....	513 01		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$451,415 53	Total liabilities .....	\$451,415 53

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey .....	500 shares.	Caleb Dorsey .....	62 shares.
Robert McHenry .....	388 shares.	J. R. Broughton .....	55 shares.
E. B. Beard .....	157 shares.	F. A. Cressey .....	50 shares.
Isaac Perkins .....	135 shares.		
Total number of shares held by the Directors is .....			1,347 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$1,141 19	\$3,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$16,200 00	\$25,000 00
Stanislaus .....	194,802 10	320,000 00
Totals .....	\$211,002 10	\$345,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$74 35	\$74 35	\$74 35

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
112 shares Modesto Bank stock .....	\$7,840 00	\$9,389 00	\$13,440 00
996 shares Modesto Gas Company's stock .....	19,920 00	6,000 00	14,940 00
Totals .....	\$27,760 00	\$15,389 00	\$28,380 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Modesto Bank, doing business at Modesto, County of Stanislaus, on the fourth day of January, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,000 00	Capital paid up .....	\$175,000 00
Other real estate .....	1,541 19	Reserve fund .....	75,000 00
Invested in warrants .....	5,921 90	Due depositors .....	98,026 39
Loans on real estate .....	215,873 60	Due banks and bankers .....	60,417 99
Loans on other securities (grain, etc.) .....	28,087 46	Interest collected .....	166 25
Loans on personal security .....	168,028 64	Profit and loss .....	43,672 92
Money on hand .....	29,518 50		
Due from banks and bankers .....	253 81		
Furniture, fixtures, etc. ....	1,000 00		
Expenses, taxes, etc. ....	58 45		
Total resources .....	\$452,283 55	Total liabilities .....	\$452,283 55

MODESTO, January 5, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Stanislaus. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Modesto Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. L. CRESSEY.  
J. R. BROUGHTON, Cashier.

Subscribed and sworn to before me, this fifth day of January, 1886.

WM. F. WHITE,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF THE

## BANK OF NAPA.

[Incorporated September 14, 1871.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

Office hours: — A. M. to — P. M.

S. N. CHAPMAN, President.

C. R. GRITTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, vault, etc. ....	\$16,000 00	Capital paid in coin .....	\$186,300 00
Real estate taken for debt .....	29,139 77	Reserve fund and profit and loss .....	77,466 05
Miscellaneous bonds and stocks ..	14,000 00	Due depositors .....	189,332 60
County warrants .....	3,100 53	Due banks and bankers .....	11,262 19
Loans on real estate .....	155,275 79	Other liabilities .....	4,345 71
Loans on stocks, bonds, and warrants .....	113,046 48		
Loans on other securities (grain, etc.) .....	11,740 16		
Loans on personal security (including overdrafts) .....	81,156 70		
Money on hand .....	32,622 66		
Due from banks and bankers .....	1,395 02		
Interest accrued .....	10,229 44		
Total resources .....	\$468,706 55	Total liabilities .....	\$468,706 55

## DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Benjamin Bradshaw .....	10 shares.	Wm. Maynard .....	16 shares.
S. M. Chapman .....	66 shares.	J. W. Mansfield .....	68 shares.
Charles A. Derby .....	40 shares.	James Preece .....	67 shares.
Seneca Ewer .....	10 shares.	Eli T. Sheppard .....	12 shares.
Thos. Earle .....	10 shares.	Matthew Shaw .....	5 shares.
W. H. Gibbs .....	5 shares.	David Smith .....	10 shares.
Samuel E. Holden .....	12 shares.	A. G. Stewart .....	30 shares.
John A. Lockwood .....	35 shares.	W. A. Trubody .....	22 shares.
Lewis Lewton .....	100 shares.		

Total number of shares held by the Directors is ..... 512 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa .....	\$25,610 94	\$28,800 00
Fresno .....	1,500 00	2,000 00
San Francisco .....	2,028 83	2,000 00
Totals .....	\$29,139 77	\$32,800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$156,275 79	\$210,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County Railroad bonds, $4\frac{1}{2}$ per cent .....	\$14,000 00	\$14,000 00	\$14,315 00
County warrants and school orders .....	3,100 53	3,100 53	3,100 53
Totals .....	\$17,100 53	\$17,100 53	\$17,415 53

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
38 shares capital stock of Napa City Water Co..	\$950 00	\$600 00	\$950 00
118 shares capital stock of St. Helena Water Co..	1,180 00	1,207 00	1,180 00
500 shares capital stock of Napa Valley Wine Co..	50,000 00	48,854 65	40,000 00
10 shares capital stock of Napa Woolen Mill Co..	1,000 00	900 00	1,000 00
36 shares capital stock of Bank of St. Helena...	3,600 00	2,500 00	3,240 00
131 shares capital stock of Bank of Napa .....	13,100 00	6,335 92	14,410 00
State Controller warrants on State Treasurer..	54,195 99	52,648 91	54,195 99
Totals .....	\$124,025 99	\$113,046 48	\$114,975 99

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policy .....	\$2,062 33	\$5,000 00
Sundry notes given as collateral security .....	8,677 83	15,081 57
Warehouse receipts for wheat .....	1,000 00	925 00
Totals .....	\$11,740 16	\$21,006 57



## SEMI-ANNUAL REPORT OF THE

## BANK OF NAPA.

[Incorporated September 14, 1871.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

S. M. CHAPMAN, President.

C. R. GRITTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, vault and safe..	\$16,000 00	Capital paid in coin .....	\$186,300 00
Real estate taken for debt .....	67,930 37	Reserve fund and profit and loss .....	61,235 41
Miscellaneous bonds and stocks .....	48,500 00	Due depositors .....	109,465 13
Loans on real estate .....	109,627 04	Due banks and bankers .....	25,721 71
Loans on stocks, bonds, and warrants .....	6,107 00	Other liabilities .....	2,894 27
Loans on other securities (grain, etc.) .....	7,251 66		
Loans on personal security (including overdrafts) .....	107,875 20		
Money on hand .....	13,652 27		
Due from banks and bankers .....	1,221 98		
Other assets .....	7,451 00		
Total resources .....	\$385,616 52	Total liabilities .....	\$385,616 52

## DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Benjamin Bradshaw .....	10 shares.	James Preece .....	67 shares.
S. M. Chapman .....	66 shares.	I. M. Mansfield .....	68 shares.
Charles A. Derby .....	40 shares.	E. M. Robinson .....	10 shares.
Seneca Ewer .....	10 shares.	Eli T. Sheppard .....	10 shares.
Thomas Earle .....	10 shares.	Matthew Shaw .....	5 shares.
William H. Gibbs .....	5 shares.	David Smith .....	10 shares.
Samuel E. Holden .....	12 shares.	A. G. Stewart .....	30 shares.
Lewis Lewton .....	2 shares.	William A. Trubody .....	22 shares.
W. L. Maynard .....	10 shares.		

Total number of shares held by the Directors is .....

387 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa .....	\$64,401 54	\$72,750 00
Fresno .....	1,500 00	2,000 00
San Francisco .....	2,028 83	2,000 00
Totals .....	\$67,930 37	\$76,750 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$109,627 04	\$165,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Bonds, Stocks, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County 4½ per cent bonds.....	\$11,000 00	\$11,000 00	\$11,247 50
500 shares capital stock Napa Valley Wine Company.....	50,000 00	37,500 00	40,000 00
Totals.....	\$61,000 00	\$48,500 00	\$51,247 50

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
36 shares capital stock Napa City Water Company.....	\$900 00	\$600 00	\$900 00
118 shares capital stock St. Helena Water Company.....	1,180 00	1,207 00	1,180 00
25 shares capital stock Bank of St. Helena.....	2,500 00	2,000 00	2,250 00
17 shares capital stock Bank of Napa.....	1,700 00	1,400 00	1,870 00
10 shares capital stock Napa Woolen Mill.....	1,100 00	900 00	1,110 00
1 share capital stock Bank of Napa.....			
Totals.....	\$7,380 00	\$6,107 00	\$7,310 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policies, wheat in field, and collateral notes....	\$7,251 66	\$14,821 60

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Napa, doing business at Napa, County of Napa, on the twentieth day of April, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$17,000 00	Capital paid up.....	\$186,300 00
Other real estate.....	64,479 59	Reserve fund.....	55,816 96
Invested in stocks and bonds....	11,000 00	Due depositors.....	120,655 49
Loans on real estate.....	115,818 24	Due banks and bankers.....	26,774 08
Loans on stocks and bonds.....	47,586 65	Interest collected.....	844 41
Loans on personal security.....	119,879 80	Dividends unpaid.....	1,535 07
Money on hand.....	15,163 25		
Due from banks and bankers....	950 13		
Expenses, taxes, etc.....	48 35		
Total resources.....	\$391,926 01	Total liabilities.....	\$391,926 01

NAPA, April 21, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Napa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Napa, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. M. CHAPMAN, President.  
C. R. GRITTMAN, Cashier.

Subscribed and sworn to before me, this twenty-first day of April, 1886.

WM. F. WHITE,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Bank of Napa is located in the Town of Napa. It is a town of about four thousand inhabitants, and cast a vote of over seven hundred at the last general election. It is in all respects advantageously situated. It is forty-seven miles from San Francisco, with which it has water communication, and consequently low freight charges, which insures it prosperity. Land runs from twenty dollars to as high as two hundred dollars per acre. The soil and climate are both more favorable to grape and general fruit growing than to any other character of farming. The bank is financially a success, having paid its stockholders an average of over nine per cent per annum in dividends on the capital invested, from the date of its organization.

## SEMI-ANNUAL REPORT OF THE

## NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

JAMES C. FLOOD, President.

JAMES S. ANGUS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$832,774 86	Capital paid in coin.....	\$3,000,000 00
Loans on stocks, bonds, and warrants.....	2,219,962 68	Reserve fund and profit and loss.....	1,218,520 71
Loans on other securities (grain, etc.).....	2,956,444 21	Due depositors.....	7,544,613 93
Loans on personal security (including overdrafts).....	3,577,289 90	Due banks and bankers.....	1,159,640 22
Money on hand.....	1,152,606 99		
Checks and other cash items.....	7,981 32		
Due from banks and bankers.....	2,133,673 03		
Other assets.....	42,041 87		
Total resources.....	\$12,922,774 86	Total liabilities.....	\$12,922,774 86

## DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Mackay.....	14,750 shares.	R. H. Follis.....	250 shares.
J. C. Flood.....	14,500 shares.	G. L. Brander.....	250 shares.
J. L. Flood.....	250 shares.		
Total number of shares held by the Directors is.....		30,000 shares.	

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$655,854 47
Santa Cruz.....	84,250 00
Marin.....	54,037 79
Contra Costa.....	25,000 00
Napa.....	7,500 00
Alameda.....	6,132 60
Total.....	\$832,774 86

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Corporation stocks, bonds, and warrants.....	\$2,219,962 68

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse, bills of lading for grain, flour, and general merchandise .....	\$2,956,444 21	\$3,200,000 00

## SEMI-ANNUAL REPORT OF

## THE NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.*

(Office hours: — A. M. to — P. M.)

JAMES C. FLOOD, President.

D. B. DAVIDSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ...	\$46,775 00	Capital paid in coin .....	\$3,000,000 00
Loans on real estate .....	1,236,273 00	Reserve fund and profit and loss .....	1,191,806 53
Loans on stocks, bonds, and warrants .....	1,528,073 70	Due depositors .....	7,546,627 55
Loans on other securities (grain, etc.) .....	1,969,676 47	Due banks and bankers .....	1,996,600 22
Loans on personal security (including overdrafts) .....	2,774,414 66	Other liabilities .....	25,727 86
Money on hand .....	1,607,720 56		
Due from banks and bankers .....	4,597,828 77		
Total resources .....	\$13,760,762 16	Total liabilities .....	\$13,760,762 16

## DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Mackay .....	14,750 shares.	R. H. Follis .....	250 shares.
J. C. Flood .....	14,500 shares.	G. L. Brander .....	250 shares.
J. L. Flood .....	250 shares.		

Total number of shares held by the Directors is .....

30,000 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$46,775 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Cruz .....	\$83,900 00
Contra Costa .....	117,810 70
San Francisco .....	722,341 83
Alameda .....	6,813 97
Napa .....	7,000 00
Eureka (Nevada) .....	200,000 00
San Joaquin .....	4,341 50
Sutter .....	23,000 00
Fresno .....	15,000 00
Marin .....	56,065 00
Totals .....	\$1,236,273 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Stocks and bonds of incorporated companies and land warrants .....	\$1,528,073 70

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Grain, flour, and general merchandise, in warehouse, and bills of lading for grain and flour .....	\$1,969,676 47

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Nevada Bank of San Francisco, doing business at City and County of San Francisco, on the second day of July, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$46,775 00	Capital paid up .....	\$3,000,000 00
Loans on real estate .....	1,236,273 39	Reserve fund .....	1,000,000 00
Loans on stocks and bonds ..	1,429,341 04	Due depositors .....	7,498,318 66
Loans on other securities		Due banks and bankers .....	1,598,591 81
(grain, etc.) .....	1,813,676 98	Rents, exchange, etc. ....	20,888 82
Loans on personal security ..	3,342,003 11	Profit and loss .....	112,514 44
Money on hand .....	901,793 47	Other liabilities .....	163,213 75
Due from banks and bankers ..	4,416,990 12		
Expenses, taxes, etc. ....	1,544 33		
Other assets .....	205,130 04		
Total resources .....	\$13,393,527 48	Total liabilities .....	\$13,393,527 48



SAN FRANCISCO, July 8, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
J. M. LITCHFIELD,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Nevada Bank of San Francisco, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

GEORGE L. BRANDER, Manager.  
D. B. DAVIDSON, Cashier.

Subscribed and sworn to before me, this sixth day of July, 1886.

WM. F. WHITE,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE  
PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$150,000 00	Capital paid in coin .....	\$1,000,000 00
Real estate taken for debt .....	35,556 27	Reserve fund and profit and loss .....	507,414 78
Miscellaneous bonds and stocks .....	31,304 65	Due depositors .....	1,894,389 70
Loans on real estate .....	96,645 00	Due banks and bankers .....	106,316 14
Loans on stocks, bonds, and warrants .....	234,645 00		
Loans on other securities (grain, etc.) .....	322,308 66		
Loans on personal security (including overdrafts) .....	1,759,464 08		
Money on hand .....	606,067 82		
Checks and other cash items .....	3,052 89		
Due from banks and bankers .....	203,387 02		
Other assets .....	65,689 23		
Total resources .....	\$3,508,120 62	Total liabilities .....	\$3,508,120 62

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald .....	4,696 shares.	J. M. McDonald .....	1,950 shares.
R. H. McDonald, Jr. ....	54 shares.	C. Waterhouse .....	20 shares.
F. V. McDonald .....	40 shares.	Wm. A. Grade .....	29 shares.
H. Mabury .....	326 shares.	A. K. Stevens .....	20 shares.
C. W. Breyfogle .....	50 shares.		

Total number of shares held by the Directors is ..... 7,185 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$28,918 32	\$29,798 29
Alameda .....	2,120 85	4,000 00
San Mateo .....	4,517 10	6,000 00
Totals .....	\$35,556 27	\$39,798 29

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$1,845 00	} \$185,000 00
Marin .....	2,000 00	
Monterey .....	1,000 00	
San Francisco .....	37,000 00	
Tehama .....	50,000 00	
Michigan .....	800 00	
Washington Territory .....	4,000 00	
Totals .....	\$96,645 00	\$185,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land Association stocks .....	\$3,472 30	} \$36,000 00
Local stocks .....	10,000 00	
Gas stocks .....	17,832 35	
Totals .....	\$31,304 65	\$36,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks .....	\$110,645 00	} \$295,000 00
San Francisco City Railroad stock .....	4,200 00	
Insurance and iron stocks .....	31,500 00	
Pacific Coast Steamship Company's stock .....	50,000 00	
Miscellaneous stocks, bonds, and warrants .....	38,300 00	
Totals .....	\$234,645 00	\$295,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain, bags, and miscellaneous merchandise .....	\$302,808 66	} \$390,711 00
Tugboats .....	10,000 00	
Chattel mortgages .....	9,500 00	
Totals .....	\$322,308 66	\$390,711 00

## Description of the "Other Assets."

## Amount on Books.

Collections on interior towns .....	\$3,441 07
853 bales bags in warehouse .....	59,197 53
Life insurance premium account .....	3,050 63
Total .....	\$65,689 23

SEMI-ANNUAL REPORT OF THE  
PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)  
R. H. McDONALD, President. S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$150,000 00	Capital paid in coin .....	\$1,000,000 00
Real estate taken for debt .....	35,556 27	Reserve fund and profit and loss .....	523,318 71
Miscellaneous bonds and stocks .....	31,304 65	Due depositors .....	1,701,883 35
Loans on real estate .....	86,645 00	Due banks and bankers .....	151,259 90
Loans on stocks, bonds, and warrants .....	267,520 00	Other liabilities .....	40,090 00
Loans on other securities (grain, etc.) .....	67,216 21		
Loans on personal security (including overdrafts) .....	1,953,879 23		
Money on hand .....	378,636 94		
Checks and other cash items .....	103,168 84		
Due from banks and bankers .....	337,318 09		
Other assets .....	5,306 73		
Total resources .....	\$3,416,551 96	Total liabilities .....	\$3,416,551 96

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald .....	4,696 shares.	J. M. McDonald .....	1,950 shares.
R. H. McDonald, Jr. ....	54 shares.	C. Waterhouse .....	20 shares.
F. V. McDonald .....	40 shares.	Wm. A. Grade .....	29 shares.
H. Mabury .....	326 shares.	A. K. Stevens .....	20 shares.
W. T. Wallace .....	1,130 shares.		

Total number of shares held by the Directors is 8,265 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$28,918 32	\$29,800 00
Alameda .....	2,120 85	4,000 00
San Mateo .....	4,517 10	6,000 00
Totals .....	\$35,556 27	\$39,800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$1,845 00	} \$160,000 00
Marin .....	2,000 00	
Monterey .....	1,000 00	
San Francisco .....	27,900 00	
Tehama .....	50,000 00	
Michigan .....	800 00	
Washington Territory .....	4,000 00	} \$100,000 00
Totals .....	\$86,645 00	

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land Association stocks .....	\$3,472 30	} \$36,000 00
Local bank stocks .....	10,000 00	
Gas stocks .....	17,832 35	
Totals .....	\$31,304 65	\$36,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks .....	\$88,895 00	} \$335,000 00
San Francisco City Railroad stocks .....	3,000 00	
Insurance and iron stocks .....	33,700 00	
Los Angeles and San Gabriel Valley Railroad bonds .....	50,000 00	
Miscellaneous stocks and bonds .....	91,925 00	
Totals .....	\$267,520 00	\$335,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain, bags, and miscellaneous merchandise .....	\$57,216 21	} \$85,000 00
Tugboats .....	10,000 00	
Totals .....	\$67,216 21	\$85,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Pacific Bank, doing business at the City and County of San Francisco, on the twenty-first day of November, 1855, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$150,000 00	Capital paid up .....	\$1,000,000 00
Other real estate .....	27,221 23	Reserve fund .....	500,000 00
Invested in stocks and bonds .....	29,689 65	Due depositors .....	1,917,288 35
Loans on real estate .....	122,786 01	Due banks and bankers .....	195,888 52
Loans on stocks and bonds .....	228,695 00	Interest collected .....	58,011 79
Loans on other securities (grain, etc.) .....	471,889 08	Rents, exchange, etc. ....	5,892 24
Loans on personal security .....	1,757,047 32	Dividends unpaid .....	28 00
Money on hand .....	696,635 35	Profit and loss .....	12,189 55
Due from banks and bankers .....	199,237 85	Other liabilities .....	20,055 15
Expenses, taxes, etc. ....	24,480 72		
Other assets .....	1,671 39		
Total resources .....	\$3,709,353 60	Total liabilities .....	\$3,709,353 60

SAN FRANCISCO, November 25, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pacific Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. G. MURPHY, Cashier.

Subscribed and sworn to before me, this twenty-third day of November, 1885.

J. E. FARNUM,  
Bank Commissioner.



## SEMI-ANNUAL REPORT OF THE

## PASADENA BANK.

[Incorporated December 8, 1884.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

P. M. GREEN, President.

(Office hours: — A. M. to — P. M.)

D. GALBRAITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$16,000 00	Capital paid in coin .....	\$10,000 00
Loans on stocks, bonds, and warrants .....	3,850 00	Reserve fund and profit and loss .....	1,997 92
Loans on personal security (including overdrafts) .....	68,961 99	Due depositors .....	149,587 63
Money on hand .....	8,084 55		
Checks and other cash items .....	63 23		
Due from banks and bankers .....	61,103 38		
Furniture and fixtures .....	2,014 20		
Interest accrued .....	997 92		
Expenses and taxes .....	510 28		
Total resources .....	\$161,585 55	Total liabilities .....	\$161,585 55

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. M. Green .....	75 shares.	I. Banbury .....	25 shares.
D. Galbraith .....	25 shares.	H. G. Bennett .....	10 shares.
B. F. Ball .....	50 shares.	G. H. Bonebrake .....	50 shares.
John Allen .....	25 shares.		

Total number of shares held by the Directors is ..... 260 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$16,000 00	\$48,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Pasadena Lake Vineyard Land and Water Company, at \$30 .....	\$600 00	\$300 00	\$600 00
67½ shares Pasadena Land and Water Company, at \$30 .....	2,025 00	1,000 00	2,025 00
15 shares Pasadena Land and Water Company, at \$30 .....	450 00	350 00	450 00
60 shares Las Flores Water Company, at \$60 .....	3,600 00	1,000 00	3,600 00
1½ shares Pasadena Land and Water Company, at \$300 .....	450 00	400 00	450 00
10 shares Lake Vineyard Land and Water Company, at \$30 .....	300 00	100 00	300 00
2 shares Pasadena Land and Water Company, at \$300 .....	600 00	200 00	600 00
47 shares Pasadena Lake Vineyard Land and Water Company, at \$30 .....	1,410 00	500 00	1,410 00
Totals .....	\$9,435 00	\$3,850 00	\$9,435 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Pasadena Bank, doing business at Pasadena, County of Los Angeles, on the sixth day of November, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$19,050 00	Capital paid up .....	\$10,000 00
Loans on stocks and bonds .....	1,150 00	Due depositors .....	99,871 44
Loans on personal security .....	42,870 10	Interest collected .....	3,009 86
Money on hand .....	11,121 36		
Due from banks and bankers .....	34,821 31		
Furniture, fixtures, etc. ....	1,996 70		
Expenses, taxes, etc. ....	1,845 05		
Other assets .....	26 78		
Total resources .....	\$112,881 30	Total liabilities .....	\$112,881 30

PASADENA, November 7, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
W. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, } ss.  
County of Los Angeles.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pasadena Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

P. M. GREEN, President.  
D. GALBRAITH, Cashier.

Subscribed and sworn to before me, this seventh day of November, 1885.

WM. F. WHITE,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE  
PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

*Showing its Financial Condition on the morning of January 1, 1880, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,500 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	20,137 28	Reserve fund and profit and loss .....	58,441 89
Miscellaneous bonds and stocks .....	3,000 00	Due depositors .....	216,701 17
Loans on real estate .....	115,780 00	Due banks and bankers .....	52,838 04
Loans on stocks, bonds, and warrants .....	4,500 00		
Loans on other securities (grain, etc.) .....	503 00		
Loans on personal security (including overdrafts) .....	260,019 29		
Money on hand .....	16,682 27		
Due from banks and bankers .....	859 26		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$427,981 10	Total liabilities .....	\$427,981 10

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Fairbanks .....	250 shares.	A. Lackey .....	45 shares.
J. M. Bowles .....	110 shares.	B. F. Tuttle .....	42 shares.
F. T. Maynard .....	31 shares.	S. D. Towne .....	5 shares.
L. F. Carpenter .....	20 shares.	Wm. Zartman .....	10 shares.
Geo. Zimmerman .....	50 shares.		

Total number of shares held by the Directors is .....

563 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$20,137 28	\$20,137 28

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$98,280 00	} \$173,670 00
Marin .....	16,000 00	
Alameda .....	1,500 00	
Totals .....	\$115,780 00	\$173,670 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County District School bonds.....	\$3,000 00	\$3,000 00	\$3,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares Sonoma County Water Company...	\$10,000 00	\$4,500 00	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Jewelry and diamonds .....	\$503 00	\$900 00

SEMI-ANNUAL REPORT OF THE

PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$5,500 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt.....	20,949 95	Reserve fund and profit and loss.....	60,675 23
Miscellaneous bonds and stocks..	2,000 00	Due depositors.....	226,133 21
Loans on real estate.....	115,780 00	Other liabilities .....	107 50
Loans on stocks, bonds, and warrants.....	5,000 00		
Loans on personal security (including overdrafts).....	190,278 38		
Money on hand .....	17,248 22		
Due from banks and bankers...	29,159 39		
Furniture and fixtures .....	1,000 00		
Total resources.....	\$386,915 94	Total liabilities.....	\$386,915 94

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks.....	250 shares.	A. Lackey.....	45 shares.
J. W. Bowles.....	110 shares.	S. D. Towne.....	5 shares.
F. T. Maynard.....	31 shares.	Wm. Zartman.....	10 shares.
S. F. Carpenter.....	20 shares.	A. Schroyer.....	10 shares.
Geo. Zimmerman.....	50 shares.		
Total number of shares held by the Directors is.....		531 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$20,949 95	\$20,949 95

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma.....	\$98,280 00
Marin.....	16,000 00
Alameda.....	1,500 00
Total.....	\$115,780 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County school bonds.....	\$2,000 00	\$2,000 00	\$2,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares Sonoma County Bank stock.....	\$5,000 00	\$5,000 00	\$6,250 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Petaluma Savings Bank, doing business in Petaluma, County of Sonoma, on the twenty-sixth day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,500 00	Capital paid up.....	\$100,000 00
Other real estate.....	20,949 95	Due depositors.....	196,932 41
Invested in stocks and bonds...	2,000 00	Due banks and bankers.....	3,955 35
Loans on real estate.....	115,780 00	Dividends unpaid.....	107 50
Loans on stocks and bonds.....	5,000 00	Profit and loss.....	58,249 57
Loans on personal security.....	189,244 20		
Money on hand.....	18,644 96		
Due from banks and bankers...	1,110 72		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	15 00		
Total resources.....	\$359,244 83	Total liabilities.....	\$359,244 83

PETALUMA, May 27, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Petaluma Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

D. B. FAIRBANKS, Cashier.  
J. F. FAIRBANKS, Assistant Cashier.

Subscribed and sworn to before me, this twenty-seventh day of May, 1886.

WM. F. WHITE,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Petaluma Savings Bank is in fact a commercial bank, and located in the Town of Petaluma, on which we have fully commented elsewhere. The bank has been a decided success. One fifth of the amount appearing as its paid up capital is capitalized earnings of the bank, besides paying its shareholders an average of over ten per cent per annum on their investment since the organization of the bank.



## SEMI-ANNUAL REPORT OF THE

## POMONA BANK

[Incorporated September 13, 1883.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours : 10 A. M. to 4 P. M.)

H. A. PALMER, President.

F. L. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$16,000 00	Capital paid in coin .....	\$21,000 00
Loans on real estate .....	9,240 00	Reserve fund and profit and loss .....	502 72
Loans on stocks, bonds, and warrants .....	7,100 00	Due depositors .....	43,089 83
Loans on personal security (including overdrafts) .....	54,417 48	Due banks and bankers .....	31,341 01
Money on hand .....	4,841 05	Other liabilities .....	21 17
Checks and other cash items .....	2,566 84		
Due from banks and bankers .....	141 59		
Furniture and fixtures .....	1,647 77		
Total resources .....	\$95,954 73	Total liabilities .....	\$95,954 73

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$21,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$42.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer .....	496 shares.	E. J. Mitchell .....	1 share.
F. L. Palmer .....	1 share.	C. Gaines .....	1 share.
E. T. Palmer .....	1 share.		

Total number of shares held by the Directors is ..... 500 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$9,240 00	\$25,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
71 shares capital stock of the Union National Bank of Oakland .....	\$7,100 00	\$7,100 00	\$8,875 00

SEMI-ANNUAL REPORT OF THE

POMONA BANK.

[Incorporated September 13, 1883.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. A. PALMER, President.

F. L. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$16,000 00	Capital paid in coin .....	\$21,000 00
Loans on real estate .....	13,490 00	Reserve fund and profit and loss .....	1,620 93
Loans on personal security (including overdrafts) .....	37,693 42	Due depositors .....	65,854 29
Money on hand .....	8,832 32	Other liabilities .....	68 86
Checks and other cash items .....	1,179 14		
Due from banks and bankers .....	9,662 93		
Furniture and fixtures .....	1,686 27		
Total resources .....	\$88,544 08	Total liabilities .....	\$88,544 08

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$21,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$42.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer .....	496 shares.	E. T. Palmer .....	1 share.
F. L. Palmer .....	1 share.	C. Gaines .....	1 share.
George J. Mitchell .....	1 share.		
Total number of shares held by the Directors is .....			500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$13,165 00	\$34,450 00
San Bernardino .....	325 00	1,200 00
Totals .....	\$13,490 00	\$35,650 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Pomona Bank, doing business at Pomona, County of Los Angeles, on the thirtieth day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$16,000 00	Capital paid up .....	\$21,000 00
Loans on real estate .....	8,850 00	Due depositors .....	35,357 64
Loans on other securities (grain, etc.) .....	8,420 00	Due banks and bankers .....	20,208 51
Loans on personal security .....	34,933 27	Rents, exchange, etc. ....	31 05
Money on hand .....	5,122 40	Other liabilities .....	79 92
Due from banks and bankers .....	1,565 32		
Furniture, fixtures, etc. ....	1,600 00		
Expenses, taxes, etc. ....	100 00		
Other assets .....	86 13		
Total resources .....	\$76,677 12	Total liabilities .....	\$76,677 12

POMONA, October 31, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pomona Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

GEORGE J. MITCHELL,  
Acting Cashier.

Subscribed and sworn to before me, this thirty-first day of October, 1885.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Pomona Bank is located in the Town of Pomona, Los Angeles County. Pomona is, comparatively speaking, a new town, and has a most prosperous outlook, bidding fair to be the center of a first-class fruit-growing section of the great County of Los Angeles. It has now over fifteen hundred in population, and its vote was over four hundred at the last election. The bank is under first-class management, and must in the near future reward its shareholders with good dividends on the capital invested.

## SEMI-ANNUAL REPORT OF THE

## POMONA VALLEY BANK.

[Incorporated November 12, 1883.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3. P. M.)

J. H. SMITH, President.

C. SEAVER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,170 00	Capital paid in coin .....	\$12,500 00
Loans on real estate .....	14,142 00	Reserve fund and profit and loss .....	3,227 89
Loans on other securities (grain, etc.) .....	2,400 00	Due depositors .....	50,031 19
Loans on personal security (including overdrafts) .....	27,096 89		
Money on hand .....	12,587 80		
Checks and other cash items .....	530 65		
Due from banks and bankers .....	2,043 64		
Furniture and fixtures .....	2,021 10		
Expenses and taxes .....	767 00		
Total resources .....	\$65,759 08	Total liabilities .....	\$65,759 08

## DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Smith .....	260 shares.	George Bonebrake .....	50 shares.
J. E. McComas .....	5 shares.	Thomas Coates .....	35 shares.
F. C. Howes .....	50 shares.	C. Seaver .....	100 shares.

Total number of shares held by the Directors is ..... 500 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$11,842 00	\$50,000 00
San Bernardino .....	2,300 00	8,000 00
Totals .....	\$14,142 00	\$58,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain, honey, and wine) .....	\$2,400 00	\$5,500 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Pomona Valley Bank, doing business at Pomona, County of Los Angeles, on the thirty-first day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$4,170 00	Capital paid up.....	\$12,500 00
Loans on real estate .....	17,542 68	Reserve fund .....	2,000 00
Loans on other securities (grain, etc.) .....	1,000 00	Due depositors .....	42,498 85
Loans on personal security .....	18,382 29	Interest collected.....	96 95
Money on hand .....	7,915 98	Rents, exchange, etc.....	1 00
Due from banks and bankers .....	6,006 83		
Furniture, fixtures, etc.....	2,021 10		
Expenses, taxes, etc.....	57 92		
Total resources .....	\$57,096 80	Total liabilities .....	\$57,096 80

POMONA, October 31, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California :*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pomona Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. H. SMITH, President.  
C. SEAVER, Cashier.

Subscribed and sworn to before me, this thirty-first day of October, 1885.

WM. F. WHITE,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE  
RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

ABERDEEN KEITH, President.

O. T. DYER, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$16,192 42	Capital paid in coin .....	\$112,000 00
Miscellaneous bonds and stocks ..	13,100 00	Reserve fund and profit and loss .....	14,663 45
Loans on real estate .....	67,994 16	Due depositors .....	128,902 40
Loans on other securities (grain, etc.) .....	168,169 93	Due banks and bankers .....	13,103 03
Money on hand .....	11,658 00	Other liabilities .....	25,000 00
Checks and other cash items .....	3,689 03		
Due from banks and bankers .....	5,331 43		
Furniture and fixtures .....	2,827 01		
Expenses and taxes .....	4,706 90		
Total resources .....	\$293,668 88	Total liabilities .....	\$293,668 88

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$118,500; the total amount actually paid in coin by stockholders for capital stock is \$112,000. The total number of shares of stock issued is 1,120; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Dyer .....	400 shares.	J. A. Brenneman .....	100 shares.
O. T. Dyer .....	350 shares.	Owin Backus .....	70 shares.
E. C. Dyer .....	35 shares.	C. J. Gill .....	10 shares.
Aberdeen Keith .....	100 shares.		

Total number of shares held by the Directors is ..... 1,065 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$67,994 16	\$175,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marble Lime Company .....	\$250,000 00	\$7,500 00	\$7,500 00
Riverside Fruit Company .....	5,000 00	5,000 00	5,000 00
Riverside Oil and Supply Company .....	500 00	500 00	500 00
Citrus Fair Association .....	100 00	100 00	100 00
Totals .....	\$255,600 00	\$13,100 00	\$13,100 00



SEMI-ANNUAL REPORT OF THE  
RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

A. KEITH, President.

(Office hours: — A. M. to — P. M.)

E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$28,678 15	Capital paid in coin .....	\$150,000 00
Miscellaneous bonds and stocks .....	18,275 00	Reserve fund and profit and loss .....	13,540 53
Loans on real estate .....	173,969 16	Due depositors .....	304,395 80
Loans on personal security (including overdrafts) .....	203,129 94	Due banks and bankers .....	17,103 54
Money on hand .....	34,552 21	Other liabilities .....	9,823 33
Due from banks and bankers .....	30,277 66		
Furniture and fixtures .....	2,937 64		
Expenses and taxes .....	3,543 44		
Total resources .....	\$495,363 20	Total liabilities .....	\$495,363 20

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$168,500; the total amount actually paid in coin by stockholders for capital stock is \$150,500. The total number of shares of stock issued is 1,505; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. H. Dyer .....	500 shares.	O. Backus .....	70 shares.
O. T. Dyer .....	450 shares.	E. C. Dyer .....	20 shares.
Aberdeen Keith .....	100 shares.	C. J. Gill .....	10 shares.
J. A. Brenneman .....	100 shares.		
Total number of shares held by the Directors is .....		1,250 shares.	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
250 shares stock Marble Lime Company .....	\$25,000 00	\$7,500 00	\$7,500 00
50 shares stock Riverside Fruit Company .....	5,000 00	5,000 00	5,000 00
4 shares stock Citrus Fair Association .....	100 00	100 00	100 00
54 shares stock Southern Ins. Company .....	5,000 00	5,175 00	5,175 00
50 shares stock Riverside Oil Burning and Supply Company .....	500 00	500 00	500 00
Totals .....	\$35,000 00	\$18,275 00	\$18,275 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Riverside Banking Company, doing business at Riverside, County of San Bernardino, on the twenty-seventh day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$16,005 86	Capital paid up.....	\$109,000 00
Invested in stocks and bonds.....	13,100 00	Due depositors.....	110,984 82
Loans on real estate.....	63,458 67	Due banks and bankers.....	1,731 14
Loans on personal security.....	121,386 27	Interest collected.....	6,127 00
Money on hand.....	9,685 05	Rents, exchange, etc.....	592 76
Due from banks and bankers.....	18,721 86	Other liabilities.....	20,016 27
Furniture, fixtures, etc.....	2,460 52		
Expenses, taxes, etc.....	3,631 49		
Other assets.....	2 27		
Total resources.....	\$248,451 99	Total liabilities.....	\$248,451 99

RIVERSIDE, October 29, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California :*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Bernardino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Riverside Banking Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

O. T. DYER, Manager.

Subscribed and sworn to before me, this twenty-eighth day of October, 1885.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

Riverside Banking Company is located in the beautiful and prosperous Town of Riverside, in San Bernardino County. This location is perhaps the most famous citrus fruit growing district in Southern California. Its only drawback seems to be the high freight charges made for removing its products to market. Its population is about three thousand, and it cast a vote of about five hundred at the last election. The bank has only lately come under the supervision of this Commission. It seems well conducted in all respects, and so far, it has been a decided financial success, having paid its shareholders in dividends about fifteen per cent per annum on the capital invested.

## SEMI-ANNUAL REPORT OF THE

## SACRAMENTO BANK.

[Incorporated January 28, 1875.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$20,000 00	Capital paid in coin .....	\$200,000 00.
Real estate taken for debt .....	35,857 56	Reserve fund and profit and loss .....	67,259 50
Miscellaneous bonds and stocks .....	100 00	Due depositors .....	2,007,776 62
Loans on real estate .....	2,076,819 61	Other liabilities .....	118,420 19
Money on hand .....	120,331 87		
Due from banks and bankers .....	121,919 90		
Expenses and taxes .....	18,427 37		
Total resources .....	\$2,393,456 31	Total liabilities .....	\$2,393,456 31

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

William P. Coleman .....	625 shares.	F. R. Dray .....	170 shares.
P. Scheld .....	1,168 shares.	Ed. R. Hamilton .....	365 shares.
F. Birdsall .....	52 shares.		

Total number of shares held by the Directors is ..... 2,380 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$15,122 84	\$20,000 00
Sacramento .....	15,842 37	15,000 00
Sutter .....	775 09	1,000 00
Solano .....	1,072 17	1,100 00
Fresno .....	3,045 09	3,500 00
Totals .....	\$35,857 56	\$40,600 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$298,170 93	\$500,000 00
Stanislaus .....	745,133 01	1,300,000 00
Merced .....	133,933 25	250,000 00
Fresno .....	66,557 60	120,000 00
Tulare .....	50,829 89	100,000 00
San Joaquin .....	66,415 00	120,000 00
Colusa .....	419,952 45	1,000,000 00
Yolo .....	83,610 00	150,000 00
Solano .....	62,656 68	120,000 00
Placer .....	22,884 80	40,000 00
Butte .....	25,255 00	50,000 00
Sutter .....	33,960 00	60,000 00
Yuba .....	12,000 00	22,000 00
Napa .....	1,300 00	2,500 00
Tehama .....	12,200 00	22,000 00
Amador .....	9,000 00	16,000 00
Ventura and Monterey .....	22,000 00	40,000 00
Calaveras .....	4,250 00	9,000 00
Nevada .....	5,511 00	10,000 00
Walla Walla, W. T. ....	1,200 00	2,500 00
Totals .....	\$2,076,819 61	\$3,934,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
San Joaquin and Sierra Nevada Railroad bonds .....	\$5,000 00	\$100 00

## SEMI-ANNUAL REPORT OF THE

## SACRAMENTO BANK.

[Incorporated January 28, 1875.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

. (Office hours: — A. M. to — P. M.)

W. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$20,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	24,559 74	Reserve fund and profit and loss .....	120,929 77
Miscellaneous bonds and stocks .....	100 00	Due depositors .....	1,969,733 10
Loans on real estate .....	2,056,711 24	Other liabilities .....	53,728 22
Money on hand .....	141,291 21		
Due from banks and bankers .....	84,021 46		
Expenses and taxes .....	17,707 44		
Total resources .....	\$2,344,391 09	Total liabilities .....	\$2,344,391 09

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. P. Coleman.....	705 shares.	F. Birdsall.....	52 shares.
P. Scheld .....	1,348 shares.	Ed. R. Hamilton.....	545 shares.
F. R. Day .....	350 shares.		

Total number of shares held by the Directors is..... 3,000 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento .....	\$4,520 32	\$3,500 00
Solano.....	1,072 17	2,000 00
Butte.....	15,118 52	25,000 00
Sutter .....	786 34	786 34
Fresno .....	3,062 39	3,062 39
Totals .....	\$24,559 74	\$34,348 73

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$310,989 66	\$550,000 00
Fresno .....	82,630 68	150,000 00
Tulare.....	42,801 90	80,000 00
Stanislaus .....	743,333 48	1,400,000 00
Merced .....	101,905 94	200,000 00
San Joaquin .....	66,450 19	115,000 00
Yolo .....	82,600 00	150,000 00
Solano.....	72,760 12	140,000 00
Placer .....	18,486 05	35,000 00
Butte.....	25,602 32	50,000 00
Sutter .....	33,600 00	60,000 00
Colusa.....	404,165 17	800,000 00
Yuba .....	12,000 00	23,000 00
Napa .....	1,300 00	2,500 00
Nevada .....	5,500 00	10,000 00
Tehama .....	12,200 00	23,000 00
Amador .....	10,005 00	18,000 00
Ventura .....	22,000 00	40,000 00
Calaveras.....	7,179 73	13,000 00
Washington Territory .....	1,200 00	2,500 00
Totals .....	\$2,056,711 24	\$3,862,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Railroad bonds.....	\$1,411 85	\$100 00	Nominal.



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Sacramento Bank, doing business at City and County of Sacramento, on the sixteenth day of January, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$20,000 00	Capital paid up .....	\$200,000 00
Other real estate .....	30,512 30	Reserve fund .....	13,055 96
Invested in stocks and bonds .....	100 00	Due depositors .....	1,993,828 64
Loans on real estate .....	2,075,258 95	Interest collected .....	5,963 53
Money on hand .....	119,944 50	Rents, exchange, etc. ....	90 95
Due from banks and bankers .....	115,451 33	Profit and loss .....	145,123 42
Expenses, taxes, etc. ....	100 90	Other liabilities .....	3,305 48
Total resources .....	\$2,361,367 98	Total liabilities .....	\$2,361,367 98

SACRAMENTO, January 19, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
W. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Sacramento. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Sacramento Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ED. R. HAMILTON, Cashier.  
WM. H. COLCLOUGH, Accountant.  
F. R. DRAY, Surveyor.

Subscribed and sworn to before me, this eighteenth day of January, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Sacramento Bank is located in the City of Sacramento. It was organized as a commercial bank, but does a strictly savings bank business. One hundred thousand dollars of its present capital came from capitalized earnings of the bank. It pays over six and a half per cent per annum on its term deposits, and the same in dividends to its shareholders. Its condition indicates good management in its conduct, as well as a prosperous institution.



SEMI-ANNUAL REPORT OF THE  
SALINAS CITY BANK.

[Incorporated May 10, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	64,356 67	Reserve fund and profit and loss .....	46,626 97
Miscellaneous bonds and stocks .....	1,200 00	Due depositors .....	262,921 19
County warrants .....	4,341 57	Due banks and bankers .....	1,826 55
Loans on real estate .....	186,356 72	Other liabilities .....	20,077 11
Loans on other securities (grain, etc.) .....	140,781 17		
Loans on personal security (including overdrafts) .....	159,059 57		
Money on hand .....	30,484 02		
Checks and other cash items .....	2,784 00		
Due from banks and bankers .....	18,888 38		
Furniture and fixtures .....	2,300 00		
Expenses and taxes .....	7,899 72		
Total resources .....	\$631,451 82	Total liabilities .....	\$631,451 82

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr .....	750 shares.	Wm. Vanderhurst .....	150 shares.
A. B. Jackson .....	150 shares.	J. H. McDougall .....	75 shares.
Thos. Rea .....	225 shares.		

Total number of shares held by the Directors is ..... 1,350 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey .....	\$64,356 67	\$67,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$186,356 72	\$300,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Salinas City warrants .....	\$10 50	\$10 50	\$10 50
Monterey County school orders .....	4,331 07	4,331 07	4,331 07
State warrants .....	1,200 00	1,200 00	1,200 00
Totals .....	\$5,541 57	\$5,541 57	\$5,541 57

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, oats, beans) .....	\$140,781 17	\$150,000 00

## SEMI-ANNUAL REPORT OF THE

## SALINAS CITY BANK.

[Incorporated May 10, 1873.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	51,931 67	Reserve fund and profit and loss .....	46,728 48
County warrants .....	651 80	Due depositors .....	168,239 21
Loans on real estate .....	183,984 86	Other liabilities .....	10,722 56
Loans on other securities (grain, etc.) .....	10,700 44		
Loans on personal security (including overdrafts) .....	210,281 89		
Money on hand .....	23,425 73		
Checks and other cash items .....	2,265 90		
Due from banks and bankers .....	23,903 49		
Furniture and fixtures .....	2,300 00		
Expenses and taxes .....	1,744 47		
Other assets .....	1,500 00		
Total resources .....	\$525,690 25	Total liabilities .....	\$525,690 25

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr .....	750 shares.	William Vanderhurst .....	150 shares.
A. B. Jackson .....	150 shares.	J. H. McDougall .....	75 shares.
Thomas Rea .....	225 shares.		

Total number of shares held by the Directors is ..... 1,350 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey .....	\$51,931 67	\$55,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$181,984 86	\$300,000 00
San Luis Obispo .....	2,000 00	3,500 00
Totals .....	\$183,984 86	\$303,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Salinas City warrants .....	\$651 80	\$651 80	\$651 80

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, flour, beans, and bags .....	\$10,700 44	\$12,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Salinas City Bank, doing business at Salinas, County of Monterey, on the second day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$13,000 00	Capital paid up .....	\$300,000 00
Other real estate .....	61,356 67	Due depositors .....	229,008 20
Invested in warrants .....	4,401 96	Due banks and bankers .....	301 27
Loans on real estate .....	182,703 57	Interest collected .....	623 36
Loans on other securities (grain, etc.) .....	104,148 70	Rents, exchange, etc. ....	4,511 03
Loans on personal security .....	163,696 28	Profit and loss .....	46,626 97
Money on hand .....	19,866 07		
Due from banks and bankers .....	23,248 23		
Furniture, fixtures, etc. ....	2,300 00		
Expenses, taxes, etc. ....	3,349 35		
Total resources .....	\$581,070 83	Total liabilities .....	\$581,070 83

SALINAS, October 3, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Monterey. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Salinas City Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. S. JOHNSON, Cashier.

Subscribed and sworn to before me, this second day of October, 1885.

WM. F. WHITE,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Salinas City Bank is located in the Town of Salinas, in Monterey County. This town has a population of about three thousand inhabitants, and cast a vote at the last election of over five hundred. It is advantageously located nearly in the center of a very extensive valley, that lies between two ranges of mountains. Wheat and all kinds of grain are produced in abundance on the valley lands. The hill lands afford extensive and good grazing, upon which stock raising is found profitable. The distance from San Francisco is about one hundred and eighteen miles. The best farming land can be purchased at about one hundred dollars per acre; the grazing land for from ten dollars to thirty per acre. The communication from San Francisco is by rail, and the freight charges are three dollars and twenty-five cents per ton. The bank has been well and carefully managed ever since its organization, and has paid its shareholders an average of eleven per cent per annum.

SEMI-ANNUAL REPORT OF THE  
BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

JAMES P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$17,245 75	Capital paid in coin .....	\$135,000 00
County warrants .....	2,132 90	Reserve fund and profit and loss .....	65,213 95
Loans on real estate .....	81,845 76	Due depositors .....	154,500 81
Loans on other securities (grain, etc.) .....	50,106 00	Due banks and bankers .....	8,780 07
Loans on personal security (including overdrafts) .....	193,890 47	Other liabilities .....	7,055 82
Money on hand .....	25,154 77		
Furniture and fixtures .....	175 00		
Total resources .....	\$370,550 65	Total liabilities .....	\$370,550 65

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble .....	138 shares.	W. B. Kingsbury .....	40 shares.
J. Everhard .....	100 shares.	H. M. Leonard .....	500 shares.
F. C. French .....	350 shares.	James P. Pierce .....	500 shares.
R. K. Ham .....	600 shares.	R. T. Pierce .....	15 shares.
W. D. Hudson .....	50 shares.	Louis Schneider .....	70 shares.
S. J. Jamison .....	25 shares.		

Total number of shares held by the Directors is ..... 2,388 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$17,245 75	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$81,845 76	\$125,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$2,132 90	\$2,132 90

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay and grain (insured) .....	\$50,106 00	\$75,000 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

JAS. P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$17,005 75	Capital paid in coin .....	\$135,000 00
Loans on real estate .....	73,625 51	Reserve fund and profit and loss .....	66,269 77
Loans on other securities (grain, etc.) .....	38,723 52	Due depositors .....	142,066 25
Loans on personal security (including overdrafts) .....	175,281 59	Other liabilities .....	7,903 45
Money on hand .....	20,647 59		
Due from banks .....	25,780 51		
Furniture and fixtures .....	175 00		
Total resources .....	\$351,239 47	Total liabilities .....	\$351,239 47

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble .....	138 shares.	W. B. Kingsbury .....	40 shares.
J. Eberhard .....	100 shares.	H. M. Leonard .....	500 shares.
F. C. Frank .....	350 shares.	Jas. P. Pierce .....	500 shares.
R. K. Ham .....	600 shares.	R. T. Pierce .....	15 shares.
W. D. Hudson .....	50 shares.	Louis Schneider .....	70 shares.
S. J. Jamison .....	25 shares.		

Total number of shares held by the Directors is ..... 2,388 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$17,005 75	\$18,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$73,625 51	\$125,000 00



## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, collateral notes, and stocks .....	\$38,723 52	\$60,125 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Santa Clara County, doing business at Santa Clara, County of Santa Clara, on the twenty-fourth day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$17,296 50	Capital paid up .....	\$135,000 00
Invested in warrants .....	772 85	Reserve fund .....	50,600 00
Loans on real estate .....	91,275 54	Due depositors .....	137,006 84
Loans on stocks and bonds .....	16,912 75	Due banks and bankers .....	9,182 92
Loans on other securities (grain, etc.) .....	33,200 00	Interest collected .....	2,160 77
Loans on personal security .....	172,854 74	Dividends unpaid .....	2,236 00
Money on hand .....	16,745 97	Profit and loss .....	15,213 95
Due from banks and bankers .....	1,587 98	Other liabilities .....	20 85
Furniture, fixtures, etc. ....	175 00		
Total resources .....	\$350,821 33	Total liabilities .....	\$350,821 33

SANTA CLARA, July 25, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Clara County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. C. HAYWARD, Cashier.  
F. C. FRANK, Member Finance Committee.

Subscribed and sworn to before me, this twenty-fifth day of July, 1885.

WM. F. WHITE,  
Bank Commissioner.

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Santa Clara County, doing business at Santa Clara, County of Santa Clara, on the twenty-first day of July, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$17,005 75	Capital paid up.....	\$135,000 00
Invested in county warrants.....	308 60	Reserve fund.....	50,000 00
Loans on real estate.....	74,619 56	Due depositors.....	138,032 59
Loans on stocks and bonds.....	20,161 04	Interest collected.....	2,332 46
Loans on personal security.....	180,275 25	Dividends unpaid.....	2,700 00
Money on hand.....	18,672 52	Profit and loss.....	18,142 71
Due from banks and bankers.....	35,032 55	Other liabilities.....	42 51
Furniture, fixtures, etc.....	175 00		
Total resources.....	\$346,250 27	Total liabilities.....	\$346,250 27

SANTA CLARA, July 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
A. W. POTTS,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Clara County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. M. LEONARD, President.  
C. C. HAYWARD, Cashier.

Subscribed and sworn to before me, this twenty-second day of July, 1886.

WM. F. WHITE,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE  
SAN GABRIEL VALLEY BANK—PASADENA.

[Incorporated February 15, 1886.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

FRANK M. WARD, President.

BYRON W. BATES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$1,900 00	Capital paid in coin .....	\$9,700 00
Loans on stocks, bonds, and warrants .....	2,250 00	Reserve fund and profit and loss .....	24 75
Loans on personal security (including overdrafts) .....	2,722 58	Due depositors .....	38,672 71
Money on hand .....	17,157 76		
Checks and other cash items .....	1,410 68		
Due from banks and bankers .....	19,927 23		
Furniture and fixtures .....	2,833 85		
Expenses and taxes .....	195 36		
Total resources .....	\$48,397 46	Total liabilities .....	\$48,397 46

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$9,700. The total number of shares of stock issued is 485; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. M. Ward .....	25 shares.	W. R. E. Ward .....	25 shares.
A. Tower .....	25 shares.	C. S. Martin .....	10 shares.
B. W. Bates .....	145 shares.	Lyman A. Craig .....	10 shares.
J. G. Miller .....	25 shares.		

Total number of shares held by the Directors is ..... 265 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$1,900 00	\$5,300 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Pasadena Lake Vineyard Land and Water Company .....	\$350 00	\$150 00	\$350 00
40 shares Pasadena Lake Vineyard Land and Water Company .....	1,400 00	} 1,000 00 {	{ 1,400 00 200 00 1,500 00 100 00
10 shares San Gabriel Valley Bank stock .....	1,000 00		
75 shares San Gabriel Valley Bank stock .....	7,500 00		
5 shares San Gabriel Valley Bank stock .....	500 00		
Totals .....	\$10,750 00	\$2,250 00	\$3,550 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Personal notes secured by other notes.....	\$2,710 00	\$4,885 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$80,000 00
Real estate taken for debt .....	34,770 00	Reserve fund and profit and loss .....	17,103 15
Miscellaneous bonds and stocks .....	69,800 00	Due depositors .....	108,937 56
County warrants .....	3,831 50	Due banks and bankers .....	42,017 27
Loans on real estate .....	51,963 00	Other liabilities .....	331 40
Loans on stocks, bonds, and warrants .....	700 00		
Loans on other securities (grain, etc.) .....	350 00		
Loans on personal security (including overdrafts) .....	56,326 54		
Money on hand .....	15,211 40		
Due from banks and bankers .....	8,436 94		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$248,389 38	Total liabilities .....	\$248,389 38

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Effey .....	62 shares.	F. H. Runge .....	75 shares.
P. B. Fagen .....	140 shares.	F. Hageman .....	80 shares.
H. Skinner .....	248 shares.	H. Willey .....	110 shares.
A. P. Swanton .....	48 shares.		
Total number of shares held by the Directors is .....		763 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$1,020 00	\$1,700 00
Monterey .....	700 00	700 00
Santa Cruz .....	33,050 00	33,050 00
Totals .....	\$34,770 00	\$35,450 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$51,963 00	\$100,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Cruz Bank of Savings and Loan.....	\$500 00	\$500 00	\$500 00
Brown Valley School bonds.....	300 00	300 00	300 00
Santa Cruz School District bonds.....	18,000 00	18,000 00	18,000 00
Santa Cruz Water Company bonds.....	50,000 00	51,000 00	51,000 00
Santa Cruz county warrants.....	3,831 50	3,831 50	3,831 50
Totals.....	\$72,631 50	\$73,631 50	\$73,631 50

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
The Bank of Santa Cruz County.....	\$1,000 00	\$700 00	\$1,640 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$350 00	\$500 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,000 00	Capital paid in coin.....	\$80,000 00
Real estate taken for debt.....	25,770 00	Reserve fund and profit and loss.....	17,318 55
Miscellaneous bonds and stocks.....	30,800 00	Due depositors.....	141,924 48
County warrants.....	450 00	Due banks and bankers.....	9,391 43
Loans on real estate.....	57,577 54		
Loans on personal security (including overdrafts).....	74,232 95		
Money on hand.....	25,288 89		
Checks and other cash items.....	304 70		
Due from banks and bankers.....	27,210 38		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$248,634 46	Total liabilities.....	\$248,634 46



## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry Skinner.....	263 shares.	F. H. Runge.....	75 shares.
P. B. Fagen.....	154 shares.	E. J. Cox.....	36 shares.
F. Hageman.....	80 shares.	Wm. Effey.....	10 shares.
Henry Willey.....	110 shares.		
Total number of shares held by the Directors is.....		728 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$1,020 00	\$1,700 00
Monterey.....	700 00	700 00
Santa Cruz.....	24,050 00	27,050 00
Totals.....	\$25,770 00	\$29,450 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$57,577 54	\$115,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank stock.....	\$500 00	\$500 00	\$500 00
Brown Valley School bonds.....	300 00	300 00	300 00
Santa Cruz Water Company bonds.....	30,000 00	30,000 00	30,000 00
County warrants.....	450 00	450 00	450 00
Totals.....	\$31,250 00	\$31,250 00	\$31,250 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Santa Cruz County, doing business at Santa Cruz, County of Santa Cruz, on the fifteenth day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,000 00	Capital paid up.....	\$80,000 00
Other real estate.....	34,770 00	Reserve fund.....	10,000 00
Invested in stocks and bonds.....	1,268 00	Due depositors.....	159,204 16
Loans on real estate.....	62,573 34	Due banks and bankers.....	742 92
Loans on other securities (grain, etc.).....	1,050 00	Interest collected.....	155 65
Loans on personal security.....	60,319 78	Rents, exchange, etc.....	106 40
Money on hand.....	51,778 41	Profit and loss.....	6,431 84
Due from banks and bankers.....	30,081 44	Other liabilities.....	200 00
Furniture, fixtures, etc.....	1,000 00		
Total resources.....	\$256,840 97	Total liabilities.....	\$256,840 97

SANTA CRUZ, July 16, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Cruz County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. J. COX, Cashier.

Subscribed and sworn to before me, this fifteenth day of July, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

### BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Santa Cruz County, doing business at Santa Cruz, County of Santa Cruz, on the fifth day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,000 00	Capital paid up .....	\$80,000 00
Other real estate .....	25,770 00	Reserve fund .....	11,000 00
Invested in stocks and bonds .....	31,250 00	Due depositors .....	126,615 79
Loans on real estate .....	48,380 00	Due banks and bankers .....	6,369 98
Loans on personal security .....	86,782 71	Interest collected .....	1,747 20
Money on hand .....	11,898 66	Rents, exchange, etc. ....	722 50
Due from banks and bankers .....	14,550 40	Profit and loss .....	103 15
Furniture, fixtures, etc. ....	1,000 00	Other liabilities .....	300 00
Expenses, taxes, etc. ....	1,226 85		
Total resources .....	\$226,858 62	Total liabilities .....	\$226,858 62

SANTA CRUZ, May 6, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Cruz County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

HENRY SKINNER, President.  
E. J. COX, Cashier.

Subscribed and sworn to before me, this fifth day of May, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Santa Cruz County and the Santa Cruz Bank of Savings and Loan are both under the management of one set of officers, and located in the Town of Santa Cruz. Santa Cruz is truly a charming town, beautifully located on the seacoast. As a watering place, it is the most popular resort in California. It has a population of six thousand. It is famous for its flower gardens, and for the taste displayed in the surroundings of its simple though beautiful private homes. It owes its prosperity chiefly to its productions of powder, lime, leather, and redwood lumber, and not a little also to its immense concourse of Summer visitors, which would be much increased by low fares to San Francisco. The banks have met with severe drawbacks in the past, but are paying reasonably good dividends to their stockholders, and seem to promise satisfactory results for the future.

## SEMI-ANNUAL REPORT OF THE

## SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

C. I. LEACH, President.

(Office hours: 9 A. M. to 3 P. M.)

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$19,754 68	Capital paid in coin .....	\$158,580 00
County warrants .....	2,313 14	Reserve fund and profit and loss .....	52,903 69
Loans on real estate .....	195,395 69	Due depositors .....	116,397 23
Loans on stocks, bonds, and warrants .....	6,190 15	Due banks and bankers .....	22,855 11
Loans on personal security (including overdrafts) .....	88,084 55	Other liabilities .....	907 20
Money on hand .....	24,912 75		
Due from banks and bankers .....	4,003 76		
Furniture and fixtures .....	1,500 00		
Interest accrued .....	8,747 71		
Other assets .....	740 80		
Total resources .....	\$351,643 23	Total liabilities .....	\$351,643 23

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Crow .....	186 shares.	W. B. Johnson .....	50 shares.
J. C. White .....	109 shares.	J. J. Stevenson .....	50 shares.
G. B. Claiborne .....	35 shares.	C. I. Leach .....	100 shares.
R. C. Sargent .....	50 shares.	W. L. Dudley .....	62 shares.
C. Swain .....	70 shares.		

Total number of shares held by the Directors is.....712 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin .....	\$19,754 68	\$21,650 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$146,939 63	} \$270,000 00
Modoc and Lassen .....	28,444 68	
Stanislaus .....	20,011 38	
Totals .....	\$195,395 69	\$270,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$2,313 14	\$2,773 84

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
315 shares San Joaquin Valley Bank .....	\$18,900 00	\$4,990 15	\$22,995 00
Merced County warrants .....	1,513 14	2,313 14	2,773 84
Fresno County warrants .....	732 29		
Tulare County warrants .....	339 92		
Tehama County warrants .....	104 89		
Yuba County warrants .....	83 60	1,200 00	2,000 00
San Joaquin and Sierra Nevada Railroad Com- pany, two bonds .....	2,000 00		
Totals .....	\$23,673 84	\$8,503 29	\$27,768 84

## SEMI-ANNUAL REPORT OF THE

## SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours : — A. M. to — P. M.)

C. I. LEACH, President.

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$19,754 68	Capital paid in coin .....	\$158,580 00
Loans on real estate .....	190,456 63	Reserve fund and profit and loss .....	48,288 31
Loans on stocks, bonds, and warrants .....	10,389 30	Due depositors .....	88,965 67
Loans on personal security (in- cluding overdrafts) .....	64,741 20	Due banks and bankers .....	30,830 76
Money on hand .....	27,811 81	Other liabilities .....	321 00
Due from banks and bankers .....	1,481 87		
Furniture and fixtures .....	1,500 00		
Interest accrued .....	10,109 45		
Other assets .....	740 80		
Total resources .....	\$326,985 74	Total liabilities .....	\$326,985 74

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Crow .....	186 shares.	W. B. Johnson .....	50 shares.
J. C. White .....	109 shares.	J. J. Stevenson .....	50 shares.
G. B. Claiborne .....	35 shares.	C. I. Leach .....	100 shares.
R. C. Sargent .....	50 shares.	W. L. Dudley .....	62 shares.
C. Swain .....	70 shares.		
Total number of shares held by the Directors is .....		712 shares.	



## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$19,754 68	\$21,650 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$141,223 42	} \$270,000 00
Stanislaus.....	21,353 93	
Modoc and Lassen.....	27,879 28	
Totals.....	\$190,456 63	\$270,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
125 shares San Joaquin Valley Bank.....	\$7,500 00	\$4,236 35	\$9,375 00
55 shares Stockton Savings Bank.....	3,300 00	} 4,952 95	4,225 00
8 shares Stockton Savings and Loan Society.....	800 00		1,400 00
2 shares Home Mutual Insurance Company.....	200 00		280 00
2 bonds San Joaquin and Sierra Nevada Railroad.....	2,000 00	1,200 00	2,000 00
Totals.....	\$13,800 00	\$10,389 30	\$17,280 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the San Joaquin Valley Bank, doing business at Stockton, County of San Joaquin, on the fifteenth day of January, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$19,754 68	Capital paid up.....	\$158,580 00
Loans on real estate.....	171,476 75	Reserve fund.....	25,000 00
Loans on personal security.....	111,422 52	Due depositors.....	125,702 14
Money on hand.....	24,598 93	Due banks and bankers.....	9,440 79
Due from banks and bankers.....	2,777 12	Interest collected.....	188 72
Furniture, fixtures, etc.....	1,500 00	Rents, exchange, etc.....	6 77
Other assets.....	740 80	Dividends unpaid.....	2,921 70
		Profit and loss.....	10,430 68
Total resources.....	\$332,270 80	Total liabilities.....	\$332,270 80

Stockton, January 16, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.



STATE OF CALIFORNIA  
County of San Joaquin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San Joaquin Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

GILBERT B. CLAIBORNE, President.  
F. J. HUGGINS, Cashier.

Subscribed and sworn to before me, this fifteenth day of January, 1886.

WM. F. WHITE,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF THE

## BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$120,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	8,001 30	Reserve fund and profit and loss .....	131,137 94
United States bonds .....	3,034 35	Due depositors .....	514,828 99
Miscellaneous bonds and stocks .....	118,345 00	Due banks and bankers .....	7,587 06
County and State warrants .....	47,460 51	Other liabilities .....	482 50
Loans on real estate .....	186,361 89		
Loans on stocks, bonds, and warrants .....	43,500 00		
Loans on other securities (grain, etc.) .....	7,491 20		
Loans on personal security (including overdrafts) .....	135,597 21		
Money on hand .....	65,691 20		
Due from banks and bankers .....	111,903 14		
Furniture and fixtures .....	3,000 00		
Interest accrued .....	3,650 69		
Total resources .....	\$854,036 49	Total liabilities .....	\$854,033 49

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. E. Beans .....	200 shares.	J. T. Colahan .....	5 shares.
William K. Beans .....	10 shares.		
Total number of shares held by the Directors is .....		215 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$8,001 30	\$12,366 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$186,361 89	\$439,649 60

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific R. R. general first mortgage bonds .....	\$50,000 00	\$50,000 00	\$55,500 00
Santa Clara County 6's bonds .....	50,000 00	51,500 00	51,500 00
Santa Clara County warrants .....	15,638 36	15,638 36	15,638 36
United States 4 per cent bonds .....	2,500 00	3,034 35	3,034 35
State Controller's warrants .....	31,822 15	31,822 15	31,822 15
San José Woolen Mill stock .....	10,400 00	6,000 00	6,500 00
San José Brush Electric Light stock .....	400 00	300 00	300 00
Spring Valley Water Company .....	11,100 00	10,545 00	10,545 00
Totals .....	\$171,860 51	\$168,839 86	\$174,839 86

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds .....	\$20,000 00	\$15,000 00	\$24,500 00
Bank stocks .....	51,700 00	17,600 00	31,375 00
Miscellaneous stocks .....	17,950 00	10,900 00	16,000 00
Totals .....	\$89,650 00	\$43,500 00	\$71,875 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain and merchandise) .....	\$7,491 20	\$16,300 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$120,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	8,001 30	Reserve fund and profit and loss .....	129,047 27
United States bonds .....	1,230 00	Due depositors .....	450,582 07
Miscellaneous bonds and stocks .....	131,945 00	Due banks and bankers .....	3,226 29
County and State warrants .....	8,079 23	Other liabilities .....	1,510 00
Loans on real estate .....	206,500 00		
Loans on stocks, bonds, and warrants .....	36,584 08		
Loans on other securities (grain, etc.) .....	10,000 00		
Loans on personal security (including overdrafts) .....	143,729 20		
Money on hand .....	66,061 15		
Checks and other cash items .....	9 75		
Due from banks and bankers .....	42,156 46		
Furniture and fixtures .....	3,000 00		
Interest accrued .....	7,069 46		
Total resources .....	\$784,365 63	Total liabilities .....	\$784,365 63

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. E. Beans .....	200 shares.	J. T. Colahan .....	5 shares.
W. K. Beans .....	10 shares.		

Total number of shares held by the Directors is .....

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$8,001 30	\$12,366 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$206,500 00	\$444,550 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Railroad general first mortgage bonds .....	\$50,000 00	\$50,000 00	\$57,500 00
Santa Clara County bonds .....	47,000 00	48,500 00	49,820 00
Nevada County bonds .....	8,600 00	8,600 00	8,600 00
Los Gatos School District (Santa Clara County) bonds .....	8,000 00	8,000 00	8,000 00
United States 4 per cent regular bonds .....	1,000 00	1,230 00	1,250 00
San José Woolen Mill stock bonds .....	10,000 00	6,000 00	6,500 00
Spring Valley Water stock .....	11,100 00	10,545 00	10,545 00
San José Brush Electric Light stock .....	400 00	300 00	300 00
Santa Clara County warrants .....	444 07	444 07	444 07
State Controller's warrants .....	7,635 16	7,635 16	7,635 16
Totals .....	\$144,179 23	\$141,254 23	\$150,594 23

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds .....	\$20,000 00	\$10,404 08	\$25,000 00
Bank stocks .....	42,500 00	12,200 00	23,750 00
Miscellaneous local stocks .....	22,650 00	13,980 00	20,200 00
Totals .....	\$85,150 00	\$36,584 08	\$68,950 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for merchandise .....	\$10,000 00	\$13,440 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of San José, doing business at San José, County of Santa Clara, on the twenty-third day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$120,000 00	Capital paid up .....	\$205,625 00
Other real estate .....	9,501 30	Reserve fund .....	100,000 00
Invested in stocks, bonds, and warrants .....	152,952 67	Due depositors .....	530,006 54
Loans on real estate .....	197,403 60	Due banks and bankers .....	230 75
Loans on stocks and bonds .....	51,962 00	Interest collected .....	994 22
Loans on other securities (grain, etc.) .....	11,860 00	Rents, exchange, etc. ....	701 16
Loans on personal security .....	113,168 18	Dividends unpaid .....	310 63
Money on hand .....	97,536 25	Profit and loss .....	21,009 13
Due from banks and bankers .....	102,227 28	Other liabilities .....	736 85
Furniture, fixtures, etc. ....	3,000 00		
Total resources .....	\$859,614 28	Total liabilities .....	\$859,614 28

SAN JOSÉ, July 24, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA,                    }  
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of San José, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. T. PARK, Cashier.

Subscribed and sworn to before me, this twenty-fourth day of July, 1885.

WM. F. WHITE,  
Bank Commissioner.



SEMI-ANNUAL REPORT OF THE  
BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$17,500 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	48,388 93	Reserve fund and profit and loss .....	111,666 59
Miscellaneous bonds and stocks .....	2,500 00	Due depositors .....	233,815 86
County warrants .....	3,922 08	Due banks and bankers .....	61,322 31
Loans on real estate .....	136,655 00		
Loans on personal security (including overdrafts) .....	245,116 62		
Money on hand .....	48,848 71		
Due from banks and bankers .....	2,029 44		
Expenses and taxes .....	943 98		
Other assets .....	900 00		
Total resources .....	\$506,804 76	Total liabilities .....	\$506,804 76

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews .....	270 shares.	G. Steele .....	12½ shares.
D. W. James .....	32½ shares.	W. E. Stewart .....	10 shares.
P. W. Murphy .....	50 shares.		
Total number of shares held by the Directors is .....		375 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$48,388 93	\$54,890 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$135,155 00	\$135,155 00
Monterey .....	1,500 00	1,500 00
Totals .....	\$136,655 00	\$136,655 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis water stock .....	\$2,500 00	\$2,500 00	\$3,442 50
County warrants .....	3,922 08	3,922 08	3,922 08
Totals .....	\$6,422 08	\$6,422 08	\$7,364 58

SEMI-ANNUAL REPORT OF THE  
BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt.....	48,070 93	Reserve fund and profit and	
Miscellaneous bonds and stocks.....	2,500 00	loss .....	122,264 78
County warrants .....	173 15	Due depositors .....	267,745 21
Loans on real estate.....	104,409 00		
Loans on personal security			
(including overdrafts).....	246,797 44		
Money on hand .....	44,244 44		
Due from banks and bankers.....	24,580 78		
Furniture and fixtures .....	2,500 00		
Expenses and taxes .....	584 25		
Other assets.....	1,150 00		
Total resources.....	\$490,009 99	Total liabilities.....	\$490,009 99

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews.....	270 shares.	Geo. Steele .....	12½ shares.
D. W. James .....	32½ shares.	W. E. Stewart.....	10 shares.
P. W. Murphy .....	50 shares.		

Total number of shares held by the Directors is ..... 375 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$48,070 93	\$48,070 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$102,909 00	\$102,909 00
Monterey .....	1,500 00	1,500 00
Totals .....	\$104,409 00	\$104,409 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis water stock .....	\$3,442 50	\$2,500 00	\$2,500 00
County warrants .....	173 15	173 15	173 15
Totals .....	\$3,615 65	\$2,673 15	\$2,673 15

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of San Luis Obispo, doing business at San Luis Obispo, County of San Luis Obispo, on the third day of August, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$17,000 00	Capital paid up .....	\$100,000 00
Other real estate .....	44,746 10	Reserve fund .....	100,000 00
Invested in stocks and bonds .....	2,781 25	Due depositors .....	272,282 46
Loans on real estate .....	124,502 79	Interest collected .....	176 38
Loans on personal security .....	236,853 32	Rents, exchange, etc. ....	22 65
Money on hand .....	42,245 49	Profit and loss .....	21,680 68
Due from banks and bankers .....	24,912 37		
Expenses, taxes, etc. ....	20 85		
Other assets .....	1,100 00		
Total resources .....	\$494,162 17	Total liabilities .....	\$494,162 17

SAN LUIS OBISPO, August 4, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Luis Obispo. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of San Luis Obispo, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. P. ANDREWS, President.  
W. E. STEWART, Cashier.

Subscribed and sworn to before me, this fourth day of August, 1886.

McD. B. VENABLE,  
Notary Public.

## REMARKS ON LOCATION.

The Bank of San Luis Obispo is located in the Town of San Luis Obispo, in San Luis Obispo County. This town is a thriving business center of a fine farming district. It is famous for its dairy products, and also produces fine crops of beans, corn, barley, and wheat. Its communication with market is by sea to San Francisco. The charge for freight is three dollars per ton. The town has a population of about four thousand, and cast a vote at the last election of about nine hundred. The bank is carefully and well managed, and pays its shareholders about eight per cent per annum in dividends, besides judiciously keeping up its large reserve.

SEMI-ANNUAL REPORT OF THE  
SANTA ROSA BANK.

[Incorporated August 20, 1870.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

WM. E. McCONNELL, President.L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$11,209 15	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	35,801 95	Reserve fund and profit and loss .....	87,167 12
County warrants .....	7,814 80	Due depositors .....	339,437 17
Loans on real estate .....	221,307 89	Due banks and bankers .....	5,167 08
Loans on other securities (grain, etc.) .....	112,400 00	Other liabilities .....	7,114 75
Loans on personal security (including overdrafts) .....	263,396 53		
Money on hand .....	32,511 65		
Checks and other cash items .....	37 74		
Due from banks and bankers .....	21,040 78		
Interest accrued .....	19,411 26		
Taxes .....	1,826 64		
Other assets .....	12,127 73		
Total resources .....	\$738,886 12	Total liabilities .....	\$738,886 12

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

T. Hopper .....	510 shares.	J. H. Laughlin .....	150 shares.
D. Burris .....	350 shares.	J. S. Taylor .....	100 shares.
J. A. Paxton .....	295 shares.	J. P. Maddux .....	120 shares.
W. E. McConnell .....	20 shares.		
Total number of shares held by the Directors is .....			1,545 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Sonoma .....	\$35,801 95	\$53,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$139,642 08	} \$442,615 00
Mendocino .....	46,165 81	
Humboldt .....	23,000 00	
Placer .....	12,500 00	
Totals .....	\$221,307 89	\$442,615 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$7,814 80	\$7,814 80

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
500,000 gallons wine and brandy in store and bond .....	\$112,400 00	\$175,000 00

## SEMI-ANNUAL REPORT OF THE

## SANTA ROSA BANK.

[Incorporated August 20, 1870.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

W. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$11,209 15	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	35,801 95	Reserve fund and profit and loss .....	85,488 53
Loans on real estate .....	190,161 58	Due depositors .....	378,872 12
Loans on other securities (grain, etc.) .....	135,000 00	Due banks and bankers .....	9,890 79
Loans on personal security (including overdrafts) .....	263,242 92	Other liabilities .....	456 00
Money on hand .....	93,324 03		
Due from banks and bankers .....	13,341 96		
Interest accrued .....	10,290 00		
Expenses and taxes .....	10,068 82		
Other assets .....	12,267 03		
Total resources .....	\$774,707 44	Total liabilities .....	\$774,707 44

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. E. McConnell .....	20 shares.	Jno. E. Paxton .....	295 shares.
D. Burris .....	350 shares.	Jno. S. Taylor .....	100 shares.
Jas. H. Laughlin .....	150 shares.	Jno. P. Maddox .....	120 shares.
Thos. Hopper .....	516 shares.		

Total number of shares held by the Directors is ..... 1,551 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$35,801 95	\$45,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$20,000 00	\$50,000 00
Placer .....	12,500 00	18,000 00
Mendocino .....	28,373 00	100,000 00
Sonoma .....	129,288 58	250,000 00
Totals .....	\$190,161 58	\$418,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in bond .....	\$135,000 00	\$180,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Santa Rosa Bank, doing business at Santa Rosa, County of Sonoma, on the thirteenth day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$11,209 15	Capital paid up .....	\$300,000 00
Other real estate .....	35,801 95	Reserve fund .....	50,000 00
Loans on real estate .....	213,579 29	Due depositors .....	269,996 63
Loans on personal security .....	385,561 70	Due banks and bankers .....	56,632 62
Money on hand .....	29,588 58	Interest collected .....	7,118 18
Due from banks and bankers .....	5,427 28	Rents, exchange, etc. ....	738 46
Expenses, taxes, etc. ....	9,557 57	Dividends unpaid .....	520 00
Other assets .....	9,000 00	Profit and loss .....	14,719 63
Total resources .....	\$699,725 52	Total liabilities .....	\$699,725 52

SANTA ROSA, May 14, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Santa Rosa Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. E. McCONNELL, President.  
L. W. BURRIS, Cashier.

Subscribed and sworn to before me, this thirteenth day of May, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Santa Rosa Bank is located in the Town of Santa Rosa, on which we have elsewhere commented. The bank is carefully managed, and has paid its shareholders an average dividend each year of over ten per cent on the capital invested.



## SEMI-ANNUAL REPORT OF THE

## SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

A. P. OVERTON, President.

G. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,629 25	Capital paid in coin .....	\$165,300 00
County warrants .....	18,808 73	Reserve fund and profit and loss .....	47,017 73
Loans on real estate .....	228,905 17	Due depositors .....	249,765 46
Loans on stocks, bonds, and warrants .....	26,411 60	Due banks and bankers .....	15,435 72
Loans on personal security (including overdrafts) .....	116,387 29	Other liabilities .....	14,283 31
Money on hand .....	81,324 47		
Due from banks and bankers .....	6,821 61		
Furniture and fixtures .....	2,500 00		
Other assets .....	14 10		
Total resources .....	\$491,802 22	Total liabilities .....	\$491,802 22

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$165,300; the total amount actually paid in coin by stockholders for capital stock is \$165,300. The total number of shares of stock issued is 1,653; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton .....	115 shares.	John Walker .....	10 shares.
W. S. M. Wright .....	88 shares.	Julius Ort .....	11 shares.
M. Doyle .....	100 shares.	J. M. Laughlin .....	60 shares.
D. Brown .....	75 shares.		

Total number of shares held by the Directors is ..... 459 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$228,905 17	\$400,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County warrants .....	\$18,808 73	\$18,808 73	\$18,808 73

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock .....	\$60,000 00	\$26,411 60	\$78,000 00

SEMI-ANNUAL REPORT OF THE  
SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,629 25	Capital paid in coin .....	\$166,800 00
County warrants .....	326 40	Reserve fund and profit and loss .....	44,156 63
Loans on real estate .....	244,771 06	Due depositors .....	307,345 69
Loans on personal security (including overdrafts) .....	145,774 52	Due banks and bankers .....	2,859 80
Money on hand .....	113,973 89	Other liabilities .....	701 00
Due from banks and bankers .....	3,873 90		
Furniture and fixtures .....	2,500 00		
Other assets .....	14 10		
Total resources .....	\$521,863 12	Total liabilities .....	\$521,863 12

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$166,800; the total amount actually paid in coin by stockholders for capital stock is \$166,800. The total number of shares of stock issued is 1,668; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton .....	115 shares.	John Walker .....	10 shares.
W. S. M. Wright .....	88 shares.	J. M. Laughlin .....	60 shares.
M. Doyle .....	100 shares.	Julius Ort .....	11 shares.
D. Brown .....	75 shares.		

Total number of shares held by the Directors is ..... 459 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$244,771 06	\$450,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County school warrants .....	\$326 40	\$326 40	\$326 40

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Savings Bank of Santa Rosa, doing business at Santa Rosa, County of Sonoma, on the twelfth day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,629 25	Capital paid up .....	\$166,700 00
Loans on real estate .....	218,599 15	Reserve fund .....	5,010 00
Loans on personal security .....	158,885 15	Due depositors .....	201,759 08
Money on hand .....	42,842 68	Due banks and bankers .....	21,639 75
Furniture, fixtures, etc. ....	2,500 00	Interest collected .....	168 32
Expenses, taxes, etc. ....	46 20	Rents, exchange, etc. ....	312 00
		Dividends unpaid .....	417 00
		Profit and loss .....	37,496 28
Total resources .....	\$433,502 43	Total liabilities .....	\$433,502 43

SANTA ROSA, May 13, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California :

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Savings Bank of Santa Rosa, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. P. OVERTON, President.  
GEO. P. NOONAN, Cashier.

Subscribed and sworn to before me, this thirteenth day of May, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Savings Bank of Santa Rosa is located in the Town of Santa Rosa, the county seat of Sonoma County. Santa Rosa is a fine, flourishing town of about seven thousand inhabitants, and cast a vote of fifteen hundred at the last election. The communication with San Francisco is by rail, and the freight charges are very high for the distance. The land in this neighborhood is famous for small grain, grapes, and fruit. It is held at from one hundred to two hundred dollars per acre. The bank is not a savings, but a commercial bank, and has been financially successful; one fifth of its capital is capitalized earnings of the bank, and it has besides paid to its stockholders an average dividend of nine per cent on the investment.

## SEMI-ANNUAL REPORT OF THE

## BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 25, 1884.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

C. C. BUSH, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$1,100 00	Capital paid in coin .....	\$31,100 00
Miscellaneous bonds and stocks .....	9,450 00	Reserve fund and profit and loss .....	1,000 10
County warrants .....	7,018 13	Due depositors .....	53,087 74
Loans on real estate .....	32,550 00	Due banks and bankers .....	14,683 61
Loans on other securities (grain, etc.) .....	24,310 80		
Loans on personal security (including overdrafts) .....	9,259 58		
Money on hand .....	14,182 94		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$99,871 45	Total liabilities .....	\$99,871 45

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$67,600; the total amount actually paid in coin by stockholders for capital stock is \$31,100. The total number of shares of stock issued is 311; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush .....	160 shares.	H. F. Johnson .....	35 shares.
J. McCormick .....	35 shares.	R. G. Dunn .....	10 shares.
E. A. Reid .....	35 shares.	F. Grotefend .....	36 shares.

Total number of shares held by the Directors is ..... 311 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta .....	\$1,100 00	\$1,400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta .....	\$29,450 00	\$76,000 00
Lassen .....	2,500 00	16,000 00
Modoc .....	600 00	5,000 00
Totals .....	\$32,550 00	\$97,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Emery School bonds, Alameda Connty-----	\$7,700 00	\$7,700 00	\$7,931 00
Shasta County school bonds-----	250 00	250 00	264 29
Shasta County warrants-----	7,018 13	7,018 13	7,191 39
Shasta County bonds-----	1,500 00	1,500 00	1,500 00
Totals-----	\$16,468 13	\$16,468 13	\$16,886 68

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Sawmill complete, 700,000 ft. lumber, and outstanding accts. }	\$24,310 80	\$29,845 00
Shasta County warrants-----		

## SEMI-ANNUAL REPORT OF THE

## BANK OF SHASTA COUNTY.

[Incorporated February 25, 1884.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

C. C. BUSH, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt-----	\$1,100 00	Capital paid in coin-----	\$31,100 00
Miscellaneous bonds and stocks-----	250 00	Reserve fund and profit and loss-----	1,073 39
County warrants-----	1,254 05	Due depositors-----	51,062 03
Loans on real estate-----	31,370 00	Due banks and bankers-----	9,149 27
Loans on stocks, bonds, and warrants-----	400 00	Other liabilities-----	3,075 87
Loans on other securities (grain, etc.)-----	19,970 84		
Loans on personal security (including overdrafts)-----	27,102 77		
Money on hand-----	11,071 28		
Furniture and fixtures-----	2,017 00		
Expenses and taxes-----	881 93		
Other assets-----	42 69		
Total resources-----	\$95,460 56	Total liabilities-----	\$95,460 56

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$67,600; the total amount actually paid in coin by stockholders for capital stock is \$31,100. The total number of shares of stock issued is 311; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush-----	160 shares.	H. F. Johnson-----	35 shares.
James McCormick-----	35 shares.	R. G. Dunn-----	10 shares.
E. A. Reid-----	35 shares.	Fred. Grotefend-----	36 shares.

Total number of shares held by the Directors is ----- 311 shares.



## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta.....	\$1,100 00	\$1,400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta.....	\$26,770 00	\$73,000 00
Modoc.....	1,100 00	2,500 00
Lassen.....	3,500 00	20,000 00
Totals.....	\$31,370 00	\$95,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shasta County warrants and school bonds ----	\$1,504 05	\$1,504 05	\$1,565 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Redding gas stocks and county warrants .....	\$900 00	\$400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Steam sawmill, with necessary machinery, 19 acres land, 150,000 feet lumber, and \$3,500 solvent accounts for lumber sold .....	\$19,970 84	\$19,970 84

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Shasta County, doing business at Redding, County of Shasta, on the eighth day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$1,100 00	Capital paid up.....	\$13,200 00
Invested in stocks, bonds, and warrants .....	12,450 03	Due depositors .....	44,111 74
Loans on real estate.....	21,838 00	Due banks and bankers .....	15,116 98
Loans on other securities.....	7,757 16	Rents, exchange, etc. ....	398 77
Loans on personal security.....	12,197 69	Profit and loss .....	2,875 18
Money on hand .....	15,575 37		
Furniture, fixtures, etc.....	2,437 97		
Expenses, taxes, etc.....	2,346 45		
Total resources.....	\$75,702 67	Total liabilities.....	\$75,702 67



REDDING, July 9, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California :

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,  
Bank Commissioner.

STATE OF CALIFORNIA,                    }  
County of Shasta.                    } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Shasta County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. C. BUSH, President.  
FRED. GROTEFEND, Cashier.

Subscribed and sworn to before me, this ninth day of July, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Bank of Shasta County is located in the Town of Redding. The country surrounding Redding is of a great variety in soil, but the most of it is well adapted to fruit raising. Mining is still carried on to a considerable extent in this county. The bank is yet new, but seems to be so managed as to promise good results to its shareholders within a reasonable time in the future.

## SEMI-ANNUAL REPORT OF THE

## SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 8 A. M. to 5 P. M.)

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$971 95	Capital paid in coin .....	\$60,000 00
County warrants .....	2,320 00	Reserve fund and profit and loss .....	29,366 16
Loans on real estate .....	92,139 16	Due depositors .....	143,491 01
Loans on other securities (grain, etc.) .....	1,725 00	Due banks and bankers .....	6,556 15
Loans on personal security (in- cluding overdrafts) .....	81,496 89		
Money on hand .....	53,979 88		
Due from banks and bankers .....	629 19		
Furniture and fixtures .....	2,000 00		
Other assets .....	4,151 25		
Total resources .....	\$239,413 32	Total liabilities .....	\$239,413 32

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill .....	400 shares.	Mrs. H. Wadsworth .....	400 shares.
L. Huseman .....	400 shares.	Fred. E. Wadsworth .....	400 shares.
N. D. Julien .....	400 shares.		

Total number of shares held by the Directors is .....

2,000 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Siskiyou .....	\$971 95	\$1,100 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lassen .....	\$2,000 00	\$4,000 00
Modoc .....	60,109 02	200,000 00
Siskiyou .....	22,898 29	60,000 00
Jackson (Oregon) .....	250 00	400 00
Klamath (Oregon) .....	6,881 85	25,000 00
Totals .....	\$92,139 16	\$289,400 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders .....	\$2,023 62	\$1,972 15	\$2,023 62
Protested warrant of Klamath County, Oregon.....	201 50	181 35	} 386 50
Protested warrant of Klamath County, Oregon.....	185 00	166 50	
Totals .....	\$2,410 12	\$3,320 00	\$2,410 12

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chinese jewelry .....	\$425 00	\$500 00
Chinese jewelry .....	900 00	1,000 00
Horses .....	400 00	600 00
Totals .....	\$1,725 00	\$2,100 00

## SEMI-ANNUAL REPORT OF THE

## SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants .....	\$9 70	Capital paid in coin .....	\$60,000 00
Loans on real estate .....	91,768 05	Reserve fund and profit and loss .....	33,939 50
Loans on other securities (grain, etc.) .....	2,970 00	Due depositors .....	116,271 58
Loans on personal security (including overdrafts) .....	111,746 32	Due banks and bankers .....	24,791 96
Money on hand .....	23,838 82		
Due from banks and bankers .....	716 53		
Furniture and fixtures .....	2,000 00		
Other assets .....	1,953 62		
Total resources .....	\$235,003 04	Total liabilities .....	\$235,003 04

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill .....	400 shares.	Mrs. H. Wadsworth .....	400 shares.
L. Huseman .....	400 shares.	Fred. E. Wadsworth .....	400 shares.
N. D. Julien .....	400 shares.		
Total number of shares held by the Directors is .....		2,000 shares.	

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc .....	\$58,641 20	\$100,000 00
Lassen .....	2,000 00	4,000 00
Siskiyou .....	23,645 00	40,000 00
Klamath County, Oregon .....	7,481 85	20,000 00
Totals .....	\$91,768 05	\$164,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrant .....	\$10 00	\$9 70	\$9 70

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Jewelry, horses, merchandise, etc. ....	\$2,970 00	\$5,800 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Siskiyou County Bank, doing business at Yreka, County of Siskiyou, on the third day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$1,041 95	Capital paid up .....	\$60,000 00
Invested in warrants .....	766 85	Due depositors .....	101,643 08
Loans on real estate .....	123,427 33	Due banks and bankers .....	49,792 49
Loans on other securities (grain, etc.) .....	1,365 00	Interest collected .....	72 37
Loans on personal security .....	75,837 66	Profit and loss .....	16,472 72
Money on hand .....	17,949 56		
Due from banks and bankers .....	924 01		
Furniture, fixtures, etc. ....	2,000 00		
Expenses, taxes, etc. ....	20 95		
Gold dust .....	4,647 35		
Total resources .....	\$227,980 66	Total liabilities .....	\$227,980 66

YREKA, July 6, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,  
Bank Commissioner.

STATE OF CALIFORNIA, } ss.  
County of Siskiyou. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Siskiyou County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Subscribed and sworn to before me, this sixth day of July, 1885.

\*J. M. LITCHFIELD,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Siskiyou County Bank is located in Yreka. This location is in a mineral district of country much undeveloped. Grain and other productions of the soil are raised for home consumption only. Good grazing land can be had at from five to ten dollars per acre, and the best suitable for cultivation can be had for forty dollars. Yreka has about twelve hundred inhabitants, and cast a vote at the last election of over two hundred. The bank seems well and prudently managed, and promises good results in the near future.

## SEMI-ANNUAL REPORT OF THE

## BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 4 P. M.)

WM. HILL, President.

J. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$18,000 00	Capital paid in coin .....	\$300,000 00
Miscellaneous bonds and stocks ..	12,000 00	Reserve fund and profit and	
Loans on real estate .....	276,378 85	loss .....	30,429 35
Loans on personal security (in-		Due depositors .....	170,107 33
cluding overdrafts) .....	201,016 59	Due banks and bankers .....	59,982 26
Money on hand .....	31,173 70		
Due from banks and bankers .....	19,949 80		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$560,518 94	Total liabilities .....	\$560,518 94

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Hill .....	330 shares.	E. Newburgh .....	75 shares.
E. Denman .....	300 shares.	J. E. Gwinn .....	164 shares.
W. Dutton .....	330 shares.		

Total number of shares held by the Directors is ..... 1,199 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$171,378 85	\$452,226 00
Marin .....	25,000 00	60,000 00
Humboldt .....	57,000 00	125,640 00
Mendocino .....	8,000 00	17,000 00
Ventura .....	15,000 00	65,000 00
Totals .....	\$276,378 85	\$719,866 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County Water Company .....	\$12,000 00	\$12,000 00	\$12,000 00



## SEMI-ANNUAL REPORT OF THE

## BANK OF SONOMA COUNTY.

[Incorporated May, 1866.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

WM. HILL, President.

J. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$18,000 00	Capital paid in coin .....	\$300,000 00
Miscellaneous bonds and stocks .....	12,000 00	Reserve fund and profit and loss .....	28,644 95
Loans on real estate .....	269,978 85	Due depositors .....	160,262 47
Loans on other securities (grain, etc.) .....	6,925 00	Due banks and bankers .....	37,590 50
Loans on personal security (including overdrafts) .....	186,504 02		
Money on hand .....	30,165 60		
Due from banks and bankers .....	1,124 45		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$526,497 92	Total liabilities .....	\$526,497 92

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Hill .....	330 shares.	J. E. Gwinn .....	164 shares.
E. Denman .....	300 shares.	E. Newburgh .....	21 shares.
W. Dutton .....	330 shares.		

Total number of shares held by the Directors is ..... 1,145 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$164,978 85	\$445,840 00
Marin .....	25,000 00	60,000 00
Humboldt .....	57,000 00	125,640 00
Mendocino .....	8,000 00	17,000 00
Ventura .....	15,000 00	65,000 00
Totals .....	\$269,978 85	\$713,480 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County Water Company .....	\$12,000 00	\$12,000 00	\$12,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wool and woolen manufactures .....	\$6,925 00	\$12,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Sonoma County, doing business at Petaluma, County of Sonoma, on the twenty-seventh day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$18,000 00	Capital paid up.....	\$300,000 00
Invested in stocks and bonds.....	12,000 00	Due depositors .....	141,316 13
Loans on real estate.....	269,978 85	Due banks and bankers .....	53,524 13
Loans on other securities (grain, etc.) .....	5,825 00	Interest collected.....	4,488 25
Loans on personal security.....	190,672 22	Dividends unpaid .....	546 00
Money on hand .....	24,301 10	Profit and loss .....	23,400 65
Due from banks and bankers.....	483 74		
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	14 25		
Total resources.....	\$523,275 16	Total liabilities.....	\$523,275 16

PETALUMA, May 28, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Sonoma County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said Bank.

J. S. VAN DOREN, Cashier.

Subscribed and sworn to before me, this twenty-seventh day of May, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Sonoma County is located in Petaluma. This is one of the most prosperous towns of its size in the State. It is located on an inlet from the bay, forty-five miles from San Francisco. It is backed by a district of fine farming land, and is famous for its dairy products. The land in the neighborhood can be purchased at from thirty to one hundred dollars per acre. The freight charges from Petaluma to market are very reasonable, averaging about one dollar per ton. The low freight charges account in a great measure for the general prosperity of the place. Petaluma has about four thousand inhabitants, and cast a vote of about nine hundred at the last election. The bank has been an undoubted success. Two hundred and ten thousand dollars of its paid up capital is capitalized earnings, and it has besides paid a handsome dividend to its shareholders, notwithstanding the fact that it is claimed that one of the employes of the bank has embezzled upwards of \$30,000 of its earnings.

## SEMI-ANNUAL REPORT OF THE

## SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$1,478 59	Capital paid in coin .....	\$51,100 00
Loans on real estate .....	74,261 00	Reserve fund and profit and loss .....	22,230 87
Loans on personal security (including overdrafts) .....	25,685 74	Due depositors .....	30,763 98
Money on hand .....	7,040 10	Due banks and bankers .....	5,736 60
Due from banks and bankers .....	391 25	Other liabilities .....	7,278 92
Furniture and fixtures .....	700 00		
Interest accrued .....	7,278 92		
Expenses and taxes .....	96 02		
Other assets .....	178 75		
Total resources .....	\$117,110 37	Total liabilities .....	\$117,110 37

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris .....	270 shares.	F. Clewe .....	40 shares.
F. Duhring .....	100 shares.	A. F. Haraszthy .....	10 shares.
Thomas Hopper .....	51 shares.		

Total number of shares held by the Directors is .....

471 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$1,478 59	\$2,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$72,461 00	\$190,300 00
Napa .....	1,800 00	4,000 00
Totals .....	\$74,261 00	\$194,300 00

SEMI-ANNUAL REPORT OF THE  
SONOMA VALLEY BANK.

[Incorporated June 9, 1875.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours : — A. M. to — P. M.)

DAVID BURRIS, President. JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$12,145 94	Capital paid in coin .....	\$51,100 00
Loans on real estate .....	49,811 00	Reserve fund and profit and loss .....	26,831 14
Loans on personal security (including overdrafts) .....	31,479 12	Due depositors .....	27,962 38
Money on hand .....	4,693 08	Due banks and bankers .....	554 05
Due from banks and bankers .....	5,427 13		
Furniture and fixtures .....	700 00		
Expenses and taxes .....	2,101 90		
Other assets .....	89 40		
Total resources .....	\$106,447 57	Total liabilities .....	\$106,447 57

DETAILS.

The amount of capital stock is \$51,100; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Burris .....	270 shares.	A. F. Haraszthy .....	10 shares.
F. Clewe .....	40 shares.	Thomas Hopper .....	51 shares.
F. Duhring .....	100 shares.		

Total number of shares held by the Directors is .....476 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$12,145 94	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$48,011 00	} \$49,811 00
Napa .....	1,800 00	
Totals .....	\$49,811 00	\$49,811 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Sonoma Valley Bank, doing business at Sonoma, County of Sonoma, on the twenty-first day of April, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$12,145 94	Capital paid up.....	\$51,100 00
Loans on real estate .....	65,096 14	Due depositors .....	24,775 00
Loans on personal security.....	19,685 02	Due banks and bankers .....	9,505 53
Money on hand .....	7,063 33	Interest collected.....	5,549 36
Due from banks and bankers.....	5,076 43	Rents, exchange, etc. ....	9 50
Furniture, fixtures, etc.....	700 00	Profit and loss .....	20,697 87
Expenses, taxes, etc.....	1,870 40		
Total resources .....	\$111,637 26	Total liabilities.....	\$111,637 26

SONOMA, April 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Sonoma Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

JESSE BURRIS, Cashier.

Subscribed and sworn to before me, this twenty-first day of April, 1886.

WM. F. WHITE,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE  
BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 8:30 A. M. to 4 P. M.)

S. EWER, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,600 00	Capital paid in coin .....	\$90,000 00
County warrants .....	312 00	Reserve fund and profit and loss .....	5,729 04
Loans on real estate .....	45,452 40	Due depositors .....	27,245 03
Loans on stocks, bonds, and warrants .....	12,664 38	Due banks and bankers .....	270 10
Loans on personal security (including overdrafts) .....	43,584 09	Other liabilities .....	2,845 50
Money on hand .....	6,385 71		
Due from banks and bankers .....	196 66		
Furniture and fixtures .....	3,000 00		
Interest accrued .....	3,894 43		
<b>Total resources .....</b>	<b>\$126,089 67</b>	<b>Total liabilities .....</b>	<b>\$126,089 67</b>

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Ewer .....	150 shares.	S. C. Hastings .....	120 shares.
W. Scheffler .....	25 shares.	G. K. Gluyas .....	20 shares.
H. J. Lewelling .....	65 shares.	W. W. Lyman .....	13 shares.
J. Thomann .....	50 shares.	C. Thompson .....	10 shares.
H. W. Crabb .....	50 shares.	Isaac Tabor .....	14 shares.

Total number of shares held by the Directors is ..... 517 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$39,000 00	\$59,300 00
Fresno .....	6,452 40	9,600 00
<b>Totals .....</b>	<b>\$45,452 40</b>	<b>\$68,900 00</b>

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants .....	\$312 00	\$312 00



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,465 shares St. Helena Water Company.....	\$14,650 00	\$9,764 38	\$11,720 00
80 shares St. Helena Warehouse Association...	2,000 00	2,000 00	2,000 00
10 shares St. Helena Bank.....	900 00	800 00	900 00
5 shares Napa Valley Wine Company.....	500 00	100 00	375 00
Totals.....	\$18,050 00	\$12,664 38	\$14,995 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

S. EWER, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,600 00	Capital paid in coin.....	\$90,000 00
County warrants and orders.....	502 75	Reserve fund and profit and loss.....	3,690 44
Loans on real estate.....	62,430 53	Due depositors.....	59,906 72
Loans on stocks, bonds, and warrants.....	1,150 00	Other liabilities.....	676 75
Loans on personal security (including overdrafts).....	37,241 35		
Money on hand.....	8,032 30		
Due from banks and bankers.....	31,316 98		
Furniture and fixtures.....	3,000 00		
Total resources.....	\$154,273 91	Total liabilities.....	\$154,273 91

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Ewer.....	5 shares.	H. W. Crabb.....	50 shares.
W. Scheffler.....	25 shares.	W. W. Lyman.....	13 shares.
S. C. Hastings.....	265 shares.	G. K. Gluyas.....	20 shares.
H. J. Lewelling.....	110 shares.	Isaac Tabor.....	14 shares.
J. Thomann.....	50 shares.	C. W. Hale.....	5 shares.
Chas. Thompson.....	10 shares.		

Total number of shares held by the Directors is ..... 567 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa.....	\$52,230 00	\$95,700 00
Fresno.....	5,900 53	9,600 00
Lake.....	4,300 00	9,500 00
Totals.....	\$62,430 53	\$114,800 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
St. Helena Hall Association .....	\$250 00	\$150 00	\$250 00
St. Helena Warehouse.....	1,000 00	1,000 00	1,000 00
Totals.....	\$1,250 00	\$1,150 00	\$1,250 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of St. Helena, doing business at St. Helena, County of Napa, on the nineteenth day of April, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,600 00	Capital paid up.....	\$90,000 00
Invested in warrants.....	385 08	Due depositors.....	33,561 44
Loans on real estate.....	38,277 40	Interest collected.....	295 83
Loans on personal security.....	45,444 41	Rents, exchange, etc. ....	64 35
Money on hand .....	6,239 98	Dividends unpaid.....	933 47
Due from banks and bankers.....	23,922 70	Profit and loss .....	2,067 99
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	53 51		
Total resources.....	\$126,923 08	Total liabilities.....	\$126,923 08

St. HELENA, April 20, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Napa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of St. Helena, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

OWEN WADE, Cashier.

Subscribed and sworn to before me, this twentieth day of April, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of St. Helena is located in the Town of St. Helena, in Napa County. It is the center of one of the most prosperous wine and fruit producing sections in the State. The valley land is held at from thirty to two hundred dollars per acre, and the hill, or mountain land is held at from ten to twenty dollars per acre. The population of St. Helena is about two thousand, and its vote at the last election was about four hundred. It is sixty-four miles by rail from San Francisco, and the freight charges are too high for the distance. The bank is yet new, but it is well managed, and its outlook for a prosperous career is good.

## SEMI-ANNUAL REPORT OF THE

## BANK OF SUISUN.

[Incorporated February 7, 1876.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 8 A. M. to 4 P. M.)

R. D. ROBBINS, President.

WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$304,021 00	Capital paid in coin .....	\$100,000 00
Loans on personal security (including overdrafts) .....	122,076 59	Reserve fund and profit and loss .....	106,216 91
Money on hand .....	18,671 73	Due depositors .....	315,872 67
Due from banks and bankers .....	62,982 57	Due banks and bankers .....	212 14
Furniture and fixtures .....	2,500 00	Other liabilities .....	6,576 00
Interest accrued .....	18,625 83		
Total resources .....	\$528,877 72	Total liabilities .....	\$528,877 72

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins .....	490 shares.	W. H. Turner .....	20 shares.
C. F. D. Hastings .....	180 shares.	M. Dinkelspiel .....	10 shares.
E. P. Hilborn .....	20 shares.		

Total number of shares held by the Directors is .....

720 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$281,981 10	\$380,000 00
Contra Costa .....	10,789 90	25,000 00
Napa .....	11,250 00	25,000 00
Totals .....	\$304,021 00	\$430,000 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF SUISUN.

[Incorporated February 7, 1876.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

R. D. ROBBINS, President.

(Office hours: — A. M. to — P. M.)

WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants .....	\$460 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	310,835 31	Reserve fund and profit and loss .....	119,311 69
Loans on stocks, bonds, and warrants .....	10,000 00	Due depositors .....	219,107 84
Loans on personal security (including overdrafts) .....	147,227 88	Due banks and bankers .....	37,639 08
Money on hand .....	10,244 28	Other liabilities .....	6,354 00
Due from banks and bankers .....	1,145 14		
Furniture and fixtures .....	2,500 00		
Total resources .....	\$482,412 61	Total liabilities .....	\$482,412 61

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins .....	490 shares.	W. H. Turner .....	20 shares.
C. F. D. Hastings .....	180 shares.	M. Dinkelspiel .....	10 shares.
E. P. Hilborn .....	20 shares.		

Total number of shares held by the Directors is ..... 720 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$288,795 41	\$400,000 00
Contra Costa .....	10,789 90	25,000 00
Napa .....	11,250 00	25,000 00
Totals .....	\$310,835 31	\$450,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of Bank of Suisun .....	\$18,000 00	\$10,000 00	\$36,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Suisun, doing business at Suisun, County of Solano, on the fifth day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Invested in county warrants .....	460 00	Capital paid up.....	\$100,000 00
Loans on real estate .....	310,835 81	Reserve fund.....	106,216 91
Loans on other securities (grain, etc.) .....	10,000 00	Due depositors .....	212,577 35
Loans on personal security .....	113,478 70	Due banks and bankers .....	40,249 02
Money on hand .....	10,614 87	Rents, exchange, etc. ....	119 23
Due from banks and bankers .....	466 30	Dividends unpaid .....	354 00
Furniture, fixtures, etc. ....	2,500 00		
Expenses, taxes, etc. ....	2,348 88		
Other assets .....	8,811 95		
Total resources .....	\$459,516 51	Total liabilities .....	\$459,516 51

SUISUN, June 7, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Suisun, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. D. ROBBINS, President.  
WM. WOLF, Cashier.

Subscribed and sworn to before me, this seventh day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Suisun is located in the Town of Suisun, Solano County. It is fifty miles from San Francisco, by rail or by water. This is one of the most profitable wheat-growing districts in the State. It is also a great fruit-growing district. The waterway for freight has not fallen into the hands of the railroad people, as it has in so many other locations, so that the freight charged for removing crops to market is mostly but eighty cents per ton, and in no case over one dollar and twenty-five cents per ton. This accounts for the great prosperity of the farmers in this district. Land can be had at from thirty to one hundred and fifty dollars per acre. The population of the town is about fifteen hundred. The management of the bank could not be better, and it is one of the most successful in the State for its amount of capital. It pays its shareholders twelve per cent per annum besides constantly increasing its reserve.



## SEMI-ANNUAL REPORT OF THE

## BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

CHARLES CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$1,000 00	Capital paid in coin .....	\$300,000 00
County warrants .....	19,971 34	Reserve fund and profit and loss .....	87,460 48
Loans on real estate .....	132,580 00	Due depositors .....	316,051 71
Loans on other securities (grain, etc.) .....	11,650 00	Due banks and bankers .....	4,576 28
Loans on personal security (including overdrafts) .....	506,097 68		
Money on hand .....	26,331 23		
Checks and other cash items .....	1,579 03		
Due from banks and bankers .....	6,879 19		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$708,088 47	Total liabilities .....	\$708,088 47

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Cadwalader .....	121 shares.	H. Kraft .....	105 shares.
J. S. Cone .....	503 shares.	Arthur Brown .....	52 shares.
H. A. Brown .....	37 shares.		

Total number of shares held by the Directors is .....

818 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama .....	\$300 00	\$300 00
Shasta .....	700 00	960 00
Totals .....	\$1,000 00	\$1,260 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama .....	\$124,580 00	\$184,700 00
Shasta .....	5,500 00	10,000 00
Lassen .....	2,500 00	3,500 00
Totals .....	\$132,580 00	\$198,200 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants.....	\$19,971 34	\$19,971 34	\$20,371 34

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$11,650 00	\$13,000 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$1,000 00	Capital paid in coin.....	\$300,000 00
County warrants.....	164 63	Reserve fund and profit and loss.....	91,814 72
Loans on real estate.....	181,515 00	Due depositors.....	256,258 76
Loans on other securities (grain, etc.).....	20,000 00	Due banks and bankers.....	96,402 73
Loans on personal security (including overdrafts).....	510,035 20	Other liabilities.....	123 65
Money on hand.....	26,522 58		
Due from banks and bankers.....	3,069 80		
Furniture and fixtures.....	2,000 00		
Other assets.....	292 65		
Total resources.....	\$744,599 86	Total liabilities.....	\$744,599 86

## DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Cadwalader.....	121 shares.	H. Kraft.....	105 shares.
J. S. Cone.....	503 shares.	Arthur Brown.....	52 shares.
H. W. Brown.....	37 shares.		
Total number of shares held by the Directors is.....		818 shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama .....	\$300 00	\$300 00
Shasta .....	700 00	930 00
Totals .....	\$1,000 00	\$1,260 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama .....	\$166,515 00	\$263,620 00
Colusa .....	1,500 00	2,500 00
Shasta .....	6,600 00	12,700 00
Lassen .....	6,900 00	10,000 00
Totals .....	\$181,515 00	\$288,820 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants .....	\$164 63	\$164 63	\$164 63

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$20,000 00	\$22,500 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Tehama County, doing business at Red Bluff, County of Tehama, on the twelfth day of September, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Invested in warrants .....	\$4,407 40	Capital paid up .....	\$300,000 00
Loans on real estate .....	125,947 00	Reserve fund .....	60,000 00
Loans on other securities (grain, etc.) .....	463,438 10	Due depositors .....	234,894 04
Loans on personal security .....	6,600 00	Due banks and bankers .....	24,507 83
Money on hand .....	33,203 81	Interest collected .....	6,228 41
Due from banks and bankers .....	812 13	Rents, exchange, etc. ....	109 47
Furniture, fixtures, etc. ....	2,050 00	Profit and loss .....	12,588 34
Expenses, taxes, etc. ....	1,569 65		
Other assets .....	300 00		
Total resources .....	\$638,328 09	Total liabilities .....	\$638,328 09

RED BLUFF, September 14, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Tehama. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Tehama County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

CHARLES CADWALADER, President.  
W. B. CAHOONE, Cashier.

Subscribed and sworn to before me, this twelfth day of September, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Bank of Tehama County is located in the Town of Red Bluff, Tehama County. The Town of Red Bluff is a good business center in the midst of a fine wheat-growing district. The location is good also for grapes and fruit growing. Considering the distance from market, the fruit charges are much more reasonable than in some other locations. This adds much to the prosperity of the district. Red Bluff has a population of about twenty-five hundred. Land for farming is worth about fifty dollars per acre; while fine grazing land can be had for from three dollars to ten per acre. The bank has been always well managed, and is paying its shareholders about ten per cent per annum on the capital invested.

## SEMI-ANNUAL REPORT OF THE

## BANK OF TOMALES.

[Incorporated June 25, 1875.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	3,000 00	Reserve fund and profit and loss .....	53,400 04
Loans on real estate .....	86,249 92	Due depositors .....	23,366 89
Loans on stocks, bonds, and warrants .....	4,607 97	Due banks and bankers .....	24,106 05
Loans on personal security (including overdrafts) .....	84,630 17		
Money on hand .....	3,879 75		
Checks and other cash items .....	6,033 96		
Furniture and fixtures .....	1,000 00		
Interest accrued .....	8,200 00		
Expenses and taxes .....	271 21		
Total resources .....	\$200,872 98	Total liabilities .....	\$200,872 98

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton .....	200 shares.	H. E. Lawrence .....	60 shares.
J. Griffin .....	50 shares.	H. Hitchcock .....	50 shares.
G. W. Burbank .....	50 shares.		

Total number of shares held by the Directors is ..... 410 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin .....	\$3,000 00	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin .....	\$47,996 52	\$70,000 00
Sonoma .....	38,253 40	55,000 00
Totals .....	\$86,249 92	\$125,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock Bank of Tomales .....	\$7,300 00	\$4,607 97	\$11,170 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF TOMALES.

[Incorporated June 25, 1875.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	3,000 00	Reserve fund and profit and loss .....	52,365 24
Loans on real estate .....	99,699 32	Due depositors .....	34,961 05
Loans on stocks, bonds, and warrants .....	3,403 30	Due banks and bankers .....	5 50
Loans on personal security (including overdrafts) .....	61,788 69		
Money on hand .....	2,687 70		
Checks and other cash items .....	4,378 72		
Due from banks and bankers .....	8,195 08		
Furniture and fixtures .....	1,000 00		
Expenses and taxes .....	178 98		
Total resources .....	\$187,331 79	Total liabilities .....	\$187,331 79

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton .....	200 shares.	H. Hitchcock .....	50 shares.
J. Griffin .....	50 shares.	H. E. Lawrence .....	74 shares.
G. W. Burbank .....	50 shares.		

Total number of shares held by the Directors is .....

424 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin .....	\$3,000 00	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin .....	\$61,445 92	\$87,000 00
Sonoma .....	38,253 40	60,000 00
Totals .....	\$99,699 32	\$147,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock Bank of Tomales .....	\$7,300 00	\$3,403 30	\$11,500 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Tomales, doing business at Tomales, County of Marin, on the first day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	3,000 00	Reserve fund.....	50,000 00
Loans on real estate.....	85,399 32	Due depositors.....	31,162 07
Loans on personal security.....	77,164 95	Interest collected.....	257 24
Money on hand.....	9,088 40		
Due from banks and bankers.....	1,707 08		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	1,059 56		
Total resources.....	\$181,419 31	Total liabilities.....	181,419 31

TOMALES, May 1, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Marin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Tomales, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

THOS. J. ABLES, Cashier.

Subscribed and sworn to before me, this first day of May, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Tomales is located in the Town of Tomales, in Marin County. Tomales is a small town of about two hundred and fifty inhabitants. It is in the heart of one of the best dairy farming districts in the whole State, and is famous for its fine dairy products. It also produces potatoes, wheat, and barley. It is sixty miles from San Francisco, and the charges for freight are much too high. The land can be had at from thirty dollars to sixty per acre. The bank has been a success and well managed in all respects. No dividend has ever been paid to its shareholders, but it has made well on the capital invested, as about eighty thousand dollars of the amount appearing as its capital and reserve fund came from the earnings of the bank.



## SEMI-ANNUAL REPORT OF THE

## BANK OF TULARE.

[Incorporated July 27, 1885.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

E. LATHROP, President.

JOHN GINTY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$22,947 00	Capital paid in coin .....	\$25,000 00
Loans on stocks, bonds, and warrants .....	718 25	Due depositors .....	30,217 09
Loans on other securities (grain, etc.) .....	800 00	Due banks and bankers .....	137 35
Loans on personal security (including overdrafts) .....	20,479 34		
Money on hand .....	5,825 65		
Due from banks and bankers .....	924 17		
Furniture and fixtures .....	2,677 36		
Interest accrued .....	982 67		
Total resources .....	\$55,354 44	Total liabilities .....	\$55,354 44

## . DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Lathrop .....	50 shares.	J. H. Braly .....	200 shares.
Jos. Goldman .....	55 shares.	H. Mabury .....	350 shares.
F. M. Shultz .....	20 shares.		

Total number of shares held by the Directors is .....

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$22,947 00	\$45,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Canal and irrigating ditch stock .....	\$4,500 00	\$600 00	3,000 00
School warrants .....	121 00	118 25	121 00
Totals .....	\$4,621 00	\$718 25	\$3,121 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$800 00	\$1,500 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF TULARE.

[Incorporated July 27, 1885.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

E. LATHROP, President.

J. J. SOUTHERNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$23,472 00	Capital paid in coin.....	\$32,000 00
Loans on personal security (including overdrafts).....	28,728 17	Due depositors.....	43,454 64
Money on hand.....	5,653 76	Other liabilities.....	2,335 63
Due from banks and bankers.....	14,625 31		
Furniture and fixtures.....	2,671 76		
Expenses and taxes.....	1,649 27		
Other assets.....	990 00		
Total resources.....	\$77,790 27	Total liabilities.....	\$77,790 27

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$32,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$32.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Lathrop.....	50 shares.	J. H. Braly.....	200 shares.
Jos. Goldman.....	65 shares.	Hiram Mabury.....	350 shares.
F. M. Schultz.....	20 shares.		

Total number of shares held by the Directors is ..... 685 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$23,472 00	\$45,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Tulare, doing business at Tulare, County of Tulare, on the eleventh day of December, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$23,297 00	Capital paid up.....	\$25,000 00
Loans on other securities (grain, etc.).....	1,400 00	Due depositors.....	32,567 42
Loans on personal security.....	14,307 39	Interest collected.....	171 40
Money on hand.....	9,297 22	Rents, exchange, etc.....	189 66
Due from banks and bankers.....	5,708 78		
Furniture, fixtures, etc.....	2,616 63		
Expenses, taxes, etc.....	1,301 46		
Total resources.....	\$57,928 48	Total liabilities.....	\$57,928 48

TULARE, December 12, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Tulare. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Tulare, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. LATHROP, President.  
JOHN GINTY, Cashier.

Subscribed and sworn to before me, this twelfth day of December, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF THE

## BANK OF UKIAH.

[Incorporated January 10, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,538 10	Capital paid in coin .....	\$250,000 00
Real estate taken for debt .....	854 97	Reserve fund and profit and loss .....	46,178 41
Miscellaneous bonds and stocks .....	580 31	Due depositors .....	120,694 30
County warrants .....	408 44		
Loans on real estate .....	249,400 98		
Loans on personal security (including overdrafts) .....	63,726 79		
Money on hand .....	43,612 19		
Due from banks and bankers .....	42,750 93		
Total resources .....	\$416,872 71	Total liabilities .....	\$416,872 71

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Hagenmeyer .....	367 shares.	J. P. Hoffman .....	66 shares.
R. McGarvey .....	100 shares.	J. H. Seawell .....	20 shares.
J. S. Reed .....	100 shares.		

Total number of shares held by the Directors is ..... 653 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$854 97	\$1,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$219,808 00	\$500,000 00
Humboldt .....	17,271 56	50,000 00
Trinity .....	11,921 42	20,000 00
Lake .....	400 00	1,000 00
Totals .....	\$249,400 98	\$571,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Russian River Road .....	\$2,500 00	\$580 31	\$2,000 00
Mendocino County warrants .....		408 44	408 44
Totals .....	\$2,500 00	\$988 75	\$2,408 44

## SEMI-ANNUAL REPORT OF THE

## BANK OF UKIAH.

[Incorporated January 10, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

R. McGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$15,538 10	Capital paid in coin .....	\$250,000 00
Real estate taken for debt .....	2,697 67	Reserve fund and profit and loss .....	50,052 44
Miscellaneous bonds and stocks .....	386 23	Due depositors .....	60,850 26
Loans on real estate .....	232,833 02	Due banks and bankers .....	7,462 16
Loans on personal security (including overdrafts) .....	81,460 45		
Money on hand .....	12,896 24		
Due from banks and bankers .....	22,553 15		
Total resources .....	\$368,364 86	Total liabilities .....	\$368,364 86

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Hagenmeyer .....	267 shares.	Jno. P. Hoffman .....	66 shares.
R. McGarvey .....	100 shares.	J. H. Seawell .....	20 shares.
Jno. S. Reed .....	100 shares.		

Total number of shares held by the Directors is ..... 653 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$2,697 67	\$3,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$187,174 14	\$400,000 00
Humboldt .....	20,163 02	50,000 00
Trinity .....	25,495 86	50,000 00
Totals .....	\$232,833 02	\$500,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Russian River Toll Road.....	\$2,500 00	\$386 23	\$1,500 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Ukiah, doing business at Ukiah, County of Mendocino, on the fourteenth day of August, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,000 00	Capital paid up.....	\$250,000 00
Invested in stocks and bonds.....	858 05	Due depositors .....	58,174 18
Loans on real estate .....	248,803 66	Due banks and bankers.....	2,572 39
Loans on personal security.....	61,480 45	Interest collected.....	912 29
Money on hand .....	2,299 96	Rents, exchange, etc.....	209 71
Due from banks and bankers.....	18,528 24	Dividends unpaid.....	325 00
Expenses, taxes, etc.....	21 20	Profit and loss.....	29,797 99
Total resources.....	\$341,991 56	Total liabilities.....	\$341,991 56

UKIAH, August 15, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Mendocino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Ukiah, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SAM'L WHEELER, Cashier.  
W. F. THOMAS, Bookkeeper.

Subscribed and sworn to before me, this fifteenth day of August, 1885.

WM. F. WHITE,  
Bank Commissioner.



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Ukiah, doing business at Ukiah, County of Mendocino, on the twenty-first day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,000 00	Capital paid up .....	\$250,000 00
Other real estate .....	2,697 67	Due depositors .....	52,303 32
Invested in stocks .....	386 23	Due banks and bankers .....	5,224 70
Loans on real estate .....	222,352 95	Interest collected .....	4,902 02
Loans on stocks and bonds .....	1,986 90	Rents, exchange, etc. ....	431 28
Loans on personal security .....	82,240 73	Profit and loss .....	30,950 67
Money on hand .....	9,056 85		
Due from banks and bankers .....	11,073 27		
Expenses, taxes, etc. ....	1,120 39		
Total resources .....	\$342,914 99	Total liabilities .....	\$342,914 99

UKIAH, June 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Mendocino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Ukiah, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. MCGARVEY, President.  
SAMUEL WHEELER, Cashier.

Subscribed and sworn to before me, this twenty-second day of June, 1886.

W. W. MORELAND,  
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$32,136 66	Capital paid in coin.....	\$30,000 00
Loans on personal security (in- cluding overdrafts).....	66,557 33	Reserve fund and profit and loss.....	7,264 30
Money on hand.....	4,462 47	Due depositors.....	37,502 63
Checks and other cash items...	365 00	Due banks and bankers.....	29,795 37
Due from banks and bankers...	40 84		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$104,562 30	Total liabilities.....	\$104,562 30

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins.....	525 shares.	E. R. Thurber.....	15 shares.
W. B. Parker.....	279 shares.	L. W. Buck.....	10 shares.
D. Dutton.....	30 shares.		

Total number of shares held by the Directors is .....859 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$32,136 66	\$75,000 00

SEMI-ANNUAL REPORT OF THE  
BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$32,295 48	Capital paid in coin .....	\$30,000 00
Loans on personal security (including overdrafts) .....	72,243 64	Reserve fund and profit and loss .....	7,264 30
Money on hand .....	5,895 26	Due depositors .....	22,420 02
Due from banks and bankers .....	215 75	Due banks and bankers .....	50,523 74
Furniture and fixtures .....	1,000 00	Other liabilities .....	2,654 21
Expenses and taxes .....	1,212 14		
Total resources .....	\$112,862 27	Total liabilities .....	\$112,862 27

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins .....	525 shares.	D. Dutton .....	30 shares.
W. B. Parker .....	279 shares.	L. W. Buck .....	10 shares.
E. R. Thurber .....	15 shares.		

Total number of shares held by the Directors is ..... 859 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$32,295 48	\$75,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Vacaville, doing business at Vacaville, County of Solano, on the seventh day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$32,295 48	Capital paid up .....	\$30,000 00
Loans on personal security .....	70,155 36	Reserve fund .....	7,264 30
Money on hand .....	4,018 24	Due depositors .....	17,346 55
Due from banks and bankers .....	542 50	Due banks and bankers .....	52,356 65
Furniture, fixtures, etc. ....	1,000 00	Interest collected .....	2,047 68
Expenses, taxes, etc. ....	1,041 70	Rents, exchange, etc. ....	38 10
Total resources .....	\$109,053 28	Total liabilities .....	\$109,053 28

VACAVILLE, June 7, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Vacaville, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. D. ROBBINS, President.  
EDWARD FISHER, Cashier.

Subscribed and sworn to before me, this seventh day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Bank of Vacaville is located in the small Town of Vacaville, Solano County. This section is deservedly famous for its early fruit productions. In this respect it is, perhaps, unsurpassed by any section of the State. Most of its fruit productions go directly East over the Central Pacific Railroad. The valley is healthy and charming in every respect. The bank is new, is well conducted so far, and there is no reason why it should not prove a satisfactory financial success.

## SEMI-ANNUAL REPORT OF THE

## BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

THOS. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$90,000 00
Real estate taken for debt .....	1,229 97	Reserve fund and profit and loss .....	15,068 01
County warrants .....	1,860 78	Due depositors .....	102,112 87
Loans on real estate .....	49,731 13		
Loans on personal security (in- cluding overdrafts) .....	114,709 92		
Money on hand .....	22,446 36		
Due from banks and bankers .....	12,702 72		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$207,180 88	Total liabilities .....	\$207,180 88

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. R. Bard .....	315 shares.	V. A. Simpson .....	50 shares.
L. C. McKeeby .....	125 shares.	H. Clay .....	60 shares.
E. P. Foster .....	430 shares.	L. Snodgrass .....	670 shares.
J. A. Walker .....	200 shares.		

Total number of shares held by the Directors is ..... 1,850 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Ventura .....	\$1,229 97

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Ventura .....	\$49,731 13

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.
Ventura County school warrants .....	\$1,860 78

SEMI-ANNUAL REPORT OF THE  
BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

THOS. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$90,000 00
Real estate taken for debt .....	1,229 97	Reserve fund and profit and loss .....	20,023 73
Loans on real estate .....	55,129 37	Due depositors .....	90,630 47
Loans on personal security (including overdrafts) .....	107,645 05		
Money on hand .....	22,614 25		
Due from banks and bankers .....	9,535 56		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$200,654 20	Total liabilities .....	\$200,654 20

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. R. Bard .....	315 shares.	V. A. Simpson .....	50 shares.
L. C. McKeeby .....	125 shares.	H. Clay .....	60 shares.
E. P. Foster .....	430 shares.	L. Snodgrass .....	670 shares.
J. A. Walker .....	200 shares.		

Total number of shares held by the Directors is .....1,850 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Ventura .....	\$1,229 97	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$55,129 37	\$110,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Personal indorsements .....	\$98,663 66



## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Ventura, doing business at San Buenaventura, County of Ventura, on the twenty-fourth day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$3,000 00	Capital paid up.....	\$90,000 00
Other real estate .....	1,229 97	Due depositors .....	112,171 46
Invested in warrants .....	557 25	Interest collected .....	1,521 99
Loans on real estate .....	38,346 13	Rents, exchange, etc. ....	47 90
Loans on stocks and bonds .....	13,034 56	Profit and loss .....	12,524 19
Loans on other securities (grain, etc.) .....	10,103 67		
Loans on personal security .....	82,983 94		
Money on hand .....	27,207 89		
Due from banks and bankers .....	38,291 88		
Furniture, fixtures, etc. ....	1,500 00		
Expenses, taxes, etc. ....	10 25		
Total resources .....	\$216,265 54	Total liabilities .....	\$216,265 54

SAN BUENAVENTURA, October 27, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Ventura. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Ventura, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. C. MCKEEBY, President.  
HENRY CLAY, Cashier.

Subscribed and sworn to before me, this twenty-sixth day of October, 1885.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Ventura is located in the Town of San Buenaventura, in Ventura County. This town is advantageously situated, near the sea, at the opening of a fine farming valley of about sixty miles in length. This valley is famous for its large crops of barley, corn, and beans. It also produces fine fruit of many varieties. Its distance from San Francisco is three hundred and twenty-five miles; but its water communication gives it reasonably low freight charges, not exceeding two dollars per ton. The town has a population of about two thousand inhabitants. The bank has been well managed, and pays its shareholders an average dividend of nine per cent per annum on the capital invested.

## SEMI-ANNUAL REPORT OF THE

## BANK OF VISALIA.

[Incorporated August 31, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

R. E. HYDE, President.

(Office hours: 10 A. M. to 3 P. M.)

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	11,365 57	Reserve fund and profit and loss .....	53,638 00
United States bonds .....	5,465 62	Due depositors .....	152,506 09
County warrants .....	76 24	Due banks and bankers .....	32,134 67
Loans on real estate .....	216,366 00		
Loans on personal security (including overdrafts) .....	144,698 48		
Money on hand .....	12,169 80		
Checks and other cash items .....	1,760 19		
Due from banks and bankers .....	3,555 03		
Furniture and fixtures .....	1,400 00		
Interest accrued .....	25,562 00		
Other assets .....	5,859 83		
Total resources .....	\$438,278 76	Total liabilities .....	\$438,278 76

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde .....	838 shares.	T. Lindsey .....	23 shares.
C. Burrel .....	588 shares.	J. D. Hyde .....	22 shares.
C. J. Giddings .....	40 shares.		

Total number of shares held by the Directors is ..... 1,511 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$11,365 57	\$15,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$215,117 00	\$250,000 00
Fresno .....	1,249 00	2,000 00
Totals .....	\$216,366 00	\$252,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$5,000 00	\$5,465 62	\$6,000 00
County warrants (Tulare).....	76 24	76 24	76 24
Totals.....	\$5,076 24	\$5,541 86	\$6,076 24

## SEMI-ANNUAL REPORT OF THE

## BANK OF VISALIA.

[Incorporated August 31, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	11,170 07	Reserve fund and profit and loss.....	43,766 75
United States bonds.....	5,465 62	Due depositors.....	241,348 26
County warrants.....	5 50		
Loans on real estate.....	202,796 59		
Loans on personal security (in- cluding overdrafts).....	189,529 72		
Money on hand.....	20,457 69		
Checks and other cash items.....	2,342 45		
Due from banks and bankers.....	41,947 37		
Furniture and fixtures.....	1,400 00		
Total resources.....	\$485,115 01	Total liabilities.....	\$485,115 01

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde.....	838 shares.	T. Lindsey.....	23 shares.
C. Burrel.....	588 shares.	J. D. Hyde.....	22 shares.
C. J. Giddings.....	40 shares.		

Total number of shares held by the Directors is.....1,511 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$11,170 07	\$15,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$201,296 59	\$250,000 00
Fresno .....	1,500 00	2,500 00
Totals .....	\$202,796 59	\$252,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$5,000 00	\$5,465 62	\$6,000 00
Tulare County warrants .....	5 50	5 50	5 50
Totals .....	\$5,005 50	\$5,471 12	\$6,005 50

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Visalia, doing business at Visalia, County of Tulare, on the tenth day of December, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$10,000 00	Capital paid up .....	\$200,000 00
Other real estate .....	11,365 57	Due depositors .....	140,482 34
Invested in stocks and bonds .....	5,662 76	Due banks and bankers .....	20,662 05
Loans on real estate .....	201,913 91	Interest collected .....	7,024 87
Loans on other securities (grain, etc.) .....	2,414 33	Rents, exchange, etc. ....	99 00
Loans on personal security .....	147,030 93	Profit and loss .....	28,105 08
Money on hand .....	9,214 77		
Due from banks and bankers .....	1,658 19		
Furniture, fixtures, etc. ....	1,400 00		
Expenses, taxes, etc. ....	1,732 81		
Other assets .....	3,980 07		
Total resources .....	\$396,373 34	Total liabilities .....	\$396,373 34

VISALIA, December 11, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,  
Bank Commissioner.

STATE OF CALIFORNIA, }  
County of Tulare. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Visalia, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. E. HYDE, President.  
C. J. GIDDINGS, Cashier.

Subscribed and sworn to before me, this eleventh day of December, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Visalia is located in the Town of Visalia, Tulare County. The leading productions of this section are wheat, cattle, and sheep. The land sells for from twelve to fifty dollars per acre. It is about two hundred and fifty miles from San Francisco by rail. The bank is under careful management, and has paid its shareholders about eleven per cent per annum on their investment. The population of Visalia is about two thousand, and it cast a vote of about five hundred at the last election.

SEMI-ANNUAL REPORT OF THE  
BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours : 9 A. M. to 4 P. M.)

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	19,839 99	Reserve fund and profit and	
County warrants .....	2,944 70	loss .....	11,322 16
Loans on real estate .....	213,200 15	Due depositors .....	170,561 35
Loans on stocks, bonds, and		Due banks and bankers .....	36 62
warrants .....	6,000 00	Other liabilities .....	400 00
Loans on other securities (grain,			
etc.) .....	1,160 00		
Loans on personal security (in-			
cluding overdrafts) .....	33,896 36		
Money on hand .....	28,231 19		
Checks and other cash items .....	450 30		
Due from banks and bankers .....	60,397 44		
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	2,200 00		
Total resources .....	\$382,320 13	Total liabilities .....	\$382,320 13

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford .....	61 shares.	P. McAllister .....	6 shares.
G. M. Bockius .....	42 shares.	W. G. Hudson .....	5 shares.
Thos. Snodgrass .....	32 shares.	Owen Tuttle .....	4 shares.
J. T. Porter .....	20 shares.		

Total number of shares held by the Directors is ..... 170 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$19,839 99	\$19,839 99

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$96,000 15	\$144,000 00
Monterey .....	88,700 00	133,050 00
Ventura .....	18,000 00	27,000 00
San Benito .....	10,500 00	15,750 00
Totals .....	\$213,200 15	\$319,800 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Santa Cruz County warrants .....	\$3,200 00	\$2,944 70

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
40 shares of Bank of Watsonville stock .....	\$20,000 00	\$6,000 00	\$20,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$1,160 00	\$1,500 00

SEMI-ANNUAL REPORT OF THE  
BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	17,902 39	Reserve fund and profit and	
County warrants .....	142 60	loss .....	989 96
Loans on real estate .....	200,735 00	Due depositors .....	144,713 98
Loans on stocks, bonds, and			
warrants .....	80 00		
Loans on other securities (grain,			
etc.) .....	1,100 00		
Loans on personal security (in-			
cluding overdrafts) .....	38,887 53		
Money on hand .....	22,139 77		
Checks and other cash items .....	6,468 95		
Due from banks and bankers .....	44,247 70		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$345,703 94	Total liabilities .....	\$345,703 94

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Ford .....	92 shares.	H. S. Fletcher .....	10 shares.
G. M. Bockius .....	42 shares.	P. McAllister .....	7 shares.
Thomas Snodgrass .....	31 shares.	W. G. Hudson .....	5 shares.
J. T. Porter .....	21 shares.		
Total number of shares held by the Directors is .....			208 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$17,902 39	\$17,902 39

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$99,795 00	\$149,692 00
Monterey .....	66,800 00	100,200 00
San Benito .....	17,140 00	25,710 00
Ventura .....	17,000 00	25,500 00
Totals .....	\$200,735 00	\$301,102 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 shares Bank of Watsonville stock .....	\$1,000 00	\$80 00	\$1,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$1,100 00	\$1,432 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Watsonville, doing business at Watsonville, County of Santa Cruz, on the sixteenth day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,000 00	Capital paid up .....	\$200,000 00
Other real estate .....	21,485 74	Due depositors .....	144,879 53
Loans on real estate .....	220,550 79	Interest collected .....	609 41
Loans on stocks and bonds .....	7,180 00	Rents, exchange, etc. ....	31 20
Loans on other securities (grain, etc.) .....	3,071 88	Dividends unpaid .....	1,360 00
Loans on personal security .....	29,645 23	Profit and loss .....	4,974 80
Money on hand .....	22,954 13		
Due from banks and bankers .....	32,873 77		
Furniture, fixtures, etc. ....	2,000 00		
Expenses, taxes, etc. ....	93 40		
Total resources .....	\$351,854 94	Total liabilities .....	\$351,854 94

WATSONVILLE, July 18, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Watsonville, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. S. FLETCHER, Cashier.  
G. M. BOCKIUS, President.

Subscribed and sworn to before me, this seventeenth day of July, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Watsonville, doing business at Watsonville, County of Santa Cruz, on the seventh day of May, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,000 00	Capital paid up .....	\$200,000 00
Other real estate .....	18,002 39	Due depositors .....	138,307 07
Loans on real estate .....	211,879 14	Interest collected .....	1,808 75
Loans on other securities (grain, etc.) .....	1,350 00	Rents, exchange, etc. ....	383 20
Loans on personal security .....	24,294 75		
Money on hand .....	23,154 32		
Due from banks and bankers .....	44,326 07		
Furniture, fixtures, etc. ....	2,000 00		
Expenses, taxes, etc. ....	3,349 75		
Other assets .....	142 60		
Total resources .....	\$340,499 02	Total liabilities .....	\$340,499 02

WATSONVILLE, May 8, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Watsonville, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. S. FLETCHER, Cashier.  
J. J. MOREY, Bookkeeper.

Subscribed and sworn to before me, this seventh day of May, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Watsonville is located in the Town of Watsonville, Santa Cruz County. Watsonville is a town of about two thousand inhabitants, and cast a vote of over five hundred at the last election. It is in about the center of the Pajaro Valley, which for the richness and productiveness of its soil, is not surpassed, if equaled, by the same amount of land in any section of the State. Its general climate is delightful and healthy. The valley is washed by the ocean on one side, and surrounded on the other by high and low hills, which furnish fine grazing for stock. The productions are wheat, barley, beans, hops, and fruit, including all sorts of berries. No irrigation is necessary for crop purposes. The valley land sells at from forty to one hundred and fifty dollars per acre, which, considering its productiveness, the convenience and beauty of its location, makes it to-day the most desirable, and comparatively speaking, the cheapest land to be found in California. Fine grazing land can be had at from fifteen to thirty dollars per acre. The distance from San Francisco is about one hundred miles by rail. The only drawback to the valley is the high charge for freighting. The bank has been well conducted, and has paid its shareholders an average of over eleven per cent per annum on the capital invested since the date of its organization.

## SEMI-ANNUAL REPORT OF

## WELLS, FARGO &amp; CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$127,210 31	Capital paid in coin .....	\$500,000 00
United States bonds .....	50,603 74	Reserve fund and profit and loss .....	3,198,098 30
Miscellaneous bonds and stocks .....	2,000 00	Due depositors .....	1,810,932 64
Loans on real estate .....	208,227 80	Due banks and bankers .....	213,731 53
Loans on stocks, bonds, and warrants .....	423,221 44		
Loans on other securities (grain, etc.) .....	302,813 07		
Loans on personal security (including overdrafts) .....	2,229,181 44		
Money on hand .....	858,026 61		
Checks and other cash items .....	34,008 85		
Due from banks and bankers .....	58,778 33		
Furniture and fixtures .....	4,000 00		
Other assets .....	1,424,690 88		
Total resources .....	\$5,722,762 47	Total liabilities .....	\$5,722,762 47

## DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis .....	200 shares.	Geo. E. Gray .....	20 shares.
Leland Stanford .....	86½ shares.	Charles F. Crocker .....	100 shares.
Charles Fargo .....	5 shares.	John J. Valentine .....	1 share.
J. C. Fargo .....	205 shares.	Charles Crocker .....	2,421 shares.
Oliver Eldridge .....	10 shares.		

Total number of shares held by the Directors is ..... 3,048½ shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$41,480 37
Alameda .....	5,000 00
Sacramento .....	4,758 00
Salt Lake, Utah .....	30,000 00
Carson, Nevada .....	4,000 00
Denver, Colorado .....	10,000 00
Las Vegas, New Mexico .....	10,000 00
Chicago, Illinois .....	2,615 00
Lincoln, Nebraska .....	3,350 00
Omaha, Nebraska .....	12,006 94
El Paso, Texas .....	4,000 00
Totals .....	\$127,210 31

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$16,662 89	\$25,000 00
Santa Clara .....	51,805 00	150,000 00
Alameda .....	11,596 39	18,000 00
State of Nevada .....	2,107 19	10,000 00
State of Illinois .....	126,056 33	200,000 00
Totals .....	\$208,227 80	\$403,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$50,000 00	\$50,603 74	\$62,500 00
Utah Central Railroad bonds .....	2,000 00	2,000 00	2,000 00
Totals .....	\$52,000 00	\$52,603 74	\$64,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
R. R. and Spring Valley Waterworks .....	\$230,000 00	\$178,000 00	\$250,000 00
Miscellaneous stocks .....	300,000 00	245,221 44	-----
Totals .....	\$530,000 00	\$423,221 44	\$250,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, iron, hardware, canned goods .....	\$302,813 07	\$350,000 00



## SEMI-ANNUAL REPORT OF

## WELLS, FARGO &amp; CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$134,919 39	Capital paid in coin .....	\$500,000 00
United States bonds .....	58,796 59	Reserve fund and profit and loss .....	3,353,661 37
Loans on real estate .....	369,093 01	Due depositors .....	1,980,136 00
Loans on stocks, bonds, and warrants .....	469,573 89	Due banks and bankers .....	207,935 04
Loans on other securities (grain, etc.) .....	170,647 33		
Loans on personal security (including overdrafts) .....	1,685,404 98		
Money on hand .....	1,492,568 96		
Due from banks and bankers .....	83,440 18		
Furniture and fixtures .....	4,000 00		
Assets, other agencies .....	1,573,288 08		
Total resources .....	\$6,041,732 41	Total liabilities .....	\$6,041,732 41

## DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis .....	200 shares.	G. E. Gray .....	20 shares.
Leland Stanford .....	86 $\frac{1}{2}$ shares.	Chas. F. Crocker .....	100 shares.
Chas. Fargo .....	5 shares.	J. J. Valentine .....	1 share.
J. C. Fargo .....	205 shares.	Chas. Crocker .....	2,421 shares.
O. Eldridge .....	10 shares.		
Total number of shares held by the Directors is .....		3,048 $\frac{1}{2}$ shares.	

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$41,480 37
Alameda .....	5,000 00
Sacramento .....	4,758 00
Salt Lake, Utah .....	30,000 00
Carson, Nevada .....	4,000 00
Denver, Colorado .....	10,000 00
Las Vegas, New Mexico .....	10,000 00
Chicago, Illinois .....	2,707 20
Lincoln, Nebraska .....	3,350 00
El Paso, Texas .....	4,425 38
Omaha, Nebraska .....	12,006 94
Kansas City, Missouri .....	7,191 50
Totals .....	\$134,919 39

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$100,253 70
Santa Clara.....	60,822 44
Los Angeles.....	69,108 07
Alameda.....	4,802 05
San Diego.....	3,758 60
State of Illinois.....	125,848 15
State of Nevada.....	4,500 00
Totals.....	\$369,093 01

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$54,000 00	\$58,796 59	\$68,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds.....	\$150,000 00	\$100,000 00	\$150,000 00
Miscellaneous bonds and stocks.....	450,000 00	369,573 89	450,000 00
Totals.....	\$600,000 00	\$469,573 89	\$600,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, pig iron, hardware, canned goods, etc.....	\$170,647 33	\$190,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of Wells, Fargo & Co.'s Bank, doing business at City and County of San Francisco, on the twenty-third day of January, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$127,302 51	Capital paid up.....	\$500,000 00
Invested in stocks and bonds.....	51,926 24	Reserve fund.....	3,060,545 66
Loans on real estate.....	153,147 07	Due depositors.....	1,843,348 11
Loans on stocks and bonds.....	400,870 00	Due banks and bankers.....	83,674 52
Loans on other securities (grain, etc.).....	245,324 41	Rents, exchange, etc.....	623 82
Loans on personal security.....	2,244,528 50	Profit and loss.....	4,063 40
Money on hand.....	1,198,729 41	Other liabilities.....	3,465 61
Due from banks and bankers.....	1,061,862 46		
Other assets.....	12,030 52		
Total resources.....	\$5,495,721 12	Total liabilities.....	\$5,495,721 12

SAN FRANCISCO, January 27, 1886.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of Wells, Fargo & Co.'s Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. WADSWORTH, Cashier.

Subscribed and sworn to before me, this twenty-fifth day of January, 1886.

J. M. LITCHFIELD,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF

## THE BANK OF WILLOWS.

[Incorporated September 2, 1880.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3 P. M.)

N. D. RIDEOUT, President.

WM. C. MURDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,650 00	Capital paid in coin .....	\$150,000 00
Real estate taken for debt .....	5,500 00	Reserve fund and profit and loss .....	33,888 19
Miscellaneous bonds and stocks .....	26,000 00	Due depositors .....	101,790 13
Loans on real estate .....	31,720 00	Due banks and bankers .....	117,556 02
Loans on stocks, bonds, and warrants .....	13,760 00		
Loans on other securities (grain, etc.) .....	144,817 45		
Loans on personal security (in- cluding overdrafts) .....	157,933 56		
Money on hand .....	14,853 33		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$403,234 34	Total liabilities .....	\$403,234 34

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout .....	1,020 shares.	P. H. Green .....	40 shares.
N. A. Rideout .....	80 shares.	Wm. C. Murdock .....	300 shares.
W. C. Belcher .....	200 shares.		

Total number of shares held by the Directors is ..... 1,640 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$5,500 00	\$5,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$31,720 00	\$60,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association .....	\$26,000 00	\$26,000 00	\$40,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association .....	\$24,000 00	\$13,000 00	\$38,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses .....	\$144,817 45	\$165,000 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF WILLOWS.

[Incorporated September 2, 1880.]

*Showing its Financial Condition on the morning of July 1, 1880, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

N. D. RIDEOUT, President.

WM. C. MURDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$12,858 86	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	5,500 00	Reserve fund and profit and loss .....	2,081 26
Miscellaneous bonds and stocks .....	26,000 00	Due depositors .....	119,930 41
Loans on real estate .....	43,680 00	Due banks and bankers .....	28,569 57
Loans on stocks, bonds, and warrants .....	13,760 00		
Loans on other securities (grain, etc.) .....	23,560 00		
Loans on personal security (including overdrafts) .....	207,437 49		
Money on hand .....	15,784 89		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$350,581 24	Total liabilities .....	\$350,581 24

## DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout .....	1,020 shares.	N. A. Rideout .....	80 shares.
William C. Murdock .....	300 shares.	P. H. Green .....	40 shares.
W. C. Belcher .....	200 shares.		

Total number of shares held by the Directors is ..... 1,640 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$5,500 00	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$43,680 00	\$75,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association .....	\$26,000 00	\$26,000 00	\$36,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association .....	\$24,000 00	\$13,760 00	\$34,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses .....	\$23,560 00	\$30,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Willows, doing business at Willows, County of Colusa, on the eleventh day of September, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,650 00	Capital paid up .....	\$150,000 00
Other real estate .....	10,624 99	Reserve fund .....	20,000 00
Invested in stocks and bonds .....	26,000 00	Due depositors .....	108,212 12
Loans on real estate .....	34,520 00	Due banks and bankers .....	177,821 39
Loans on stocks and bonds .....	13,760 00	Interest collected .....	5,422 38
Loans on other securities (grain, etc.) .....	258,652 34	Profit and loss .....	702 93
Loans on personal security .....	123,651 45	Other liabilities .....	31,000 00
Money on hand .....	16,241 08		
Furniture, fixtures, etc. ....	2,000 00		
Expenses, taxes, etc. ....	1,058 96		
Total resources .....	\$493,158 82	Total liabilities .....	\$493,158 82

Willows, September 12, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.



STATE OF CALIFORNIA,        }  
County of Colusa.        } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Willows, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. C. MURDOCK, Cashier.

Subscribed and sworn to before me, this eleventh day of September, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

#### REMARKS ON LOCATION.

The Bank of Willows is located in the Town of Willows, in Colusa County. It contains about fifteen hundred inhabitants, and cast a vote of three hundred at the last election. The surrounding country is mostly valley land, and devoted almost entirely to wheat growing, although whenever tried, grape and fruit growing have been very successful. The communication with San Francisco is by rail, and the freight charges are more reasonable than usual, being two dollars and fifty cents per ton. The tonnage shipped from Willows every year is immense. The price of land runs from ten dollars per acre to fifty dollars for the best. The earnings of the bank ever since its organization have been most satisfactory to its shareholders, indicating good management and a prosperous country; of the amount appearing as paid up capital, one hundred thousand dollars is capitalized earnings of the bank.

## SEMI-ANNUAL REPORT OF THE

## BANK OF WINTERS.

[Incorporated November 6, 1885.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

EDWARD WOLFSKILL, President.

EMILE E. KAHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$859 74	Capital paid in coin.....	\$19,500 00
Loans on real estate.....	1,454 25	Reserve fund and profit and loss.....	10 39
Loans on stocks, bonds, and warrants.....	75 00	Due depositors.....	3,677 29
Loans on personal security (including overdrafts).....	14,038 41	Other liabilities.....	30 72
Money on hand.....	1,890 00		
Checks and other cash items.....	500 77		
Due from banks and bankers.....	2,960 48		
Furniture and fixtures.....	993 51		
Expenses and taxes.....	446 24		
Total resources.....	\$23,218 40	Total liabilities.....	\$23,218 40

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$19,500. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$19.<sup>50</sup>/<sub>100</sub>.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill.....	50 shares.	S. K. Baker.....	50 shares.
W. Sims.....	10 shares.	E. Englehart.....	50 shares.
M. Kahn.....	300 shares.		

Total number of shares held by the Directors is..... 460 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$1,454 25	\$2,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants.....	\$610 49	\$599 79	\$610 49
County road warrants.....	262 56	259 95	262 56
Totals.....	\$873 05	\$859 74	\$873 05

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Thirteen shares Buckeye Grangers' Warehouse Association .....	\$130 00	\$75 00	\$130 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF WINTERS.

[Incorporated November 6, 1885.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

E. WOLFSKILL, President.

(Office hours: — A. M. to — P. M.)

E. E. KAHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$7,047 02	Capital paid in coin .....	\$50,000 00
County warrants .....	98 65	Reserve fund and profit and loss .....	36 14
Loans on real estate .....	2,690 25	Due depositors .....	14,169 03
Loans on stocks, bonds, and warrants .....	20 00	Other liabilities .....	902 59
Loans on personal security (including overdrafts) .....	43,848 32		
Money on hand .....	2,255 15		
Checks and other cash items .....	693 13		
Due from banks and bankers .....	6,195 52		
Furniture and fixtures .....	1,024 41		
Interest accrued .....	1,235 31		
Total resources .....	\$65,107 76	Total liabilities .....	\$65,107 76

## DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill .....	75 shares.	S. K. Baker .....	50 shares.
W. Sims .....	10 shares.	E. J. Englehart .....	50 shares.
M. Kahn .....	300 shares.		

Total number of shares held by the Directors is ..... 485 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo .....	\$2,690 25	\$10,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants.....	\$105 50	\$98 65	\$105 50

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
13 shares Buckeye Grangers' Warehouse Association.....	\$130 00	\$20 00	\$130 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Winters, doing business at Winters, County of Yolo, on the seventh day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,535 97	Capital paid up.....	\$50,000 00
Loans on real estate.....	2,690 25	Due depositors.....	8,112 57
Loans on personal security.....	40,786 51	Interest collected.....	618 18
Money on hand.....	2,272 57	Rents, exchange, etc.....	29 01
Due from banks and bankers.....	4,366 55		
Furniture, fixtures, etc.....	1,024 41		
Expenses, taxes, etc.....	1,083 50		
Total resources.....	\$58,759 76	Total liabilities.....	\$58,759 76

WINTERS, June 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Yolo. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Winters, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. WOLFSKILL, President.  
E. E. KAHN, Cashier.

Subscribed and sworn to before me, this eighth day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

The Bank of Winters is located in Winters, Yolo County. It is the center of a fine farming district, both for wheat and fruit growing, the fruit maturing remarkably early. The town has a population of about seven hundred, and bids fair for prosperity in the future. The bank is entirely new, but is making a good beginning to acquire the confidence of the public and make it a success financially.

SEMI-ANNUAL REPORT OF THE  
BANK OF WOODLAND.

[Incorporated November 16, 1868.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 330 P. M.)

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.....	\$15,000 00	Capital paid in coin .....	\$700,000 00
Real estate .....	5,000 00	Reserve fund and profit and	
County warrants .....	8,859 57	loss .....	130,471 39
Loans on real estate .....	462,596 87	Due depositors .....	326,114 36
Loans on stocks, bonds, and			
warrants .....	720 00		
Loans on other securities			
(grain, etc.) .....	110,774 31		
Loans on personal security...	312,316 23		
Money on hand .....	70,800 60		
Checks and other cash items...	681 82		
Due from banks and bankers...	137,158 61		
Interest accrued .....	32,677 74		
Total resources .....	\$1,156,585 75	Total liabilities .....	\$1,156,585 75

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$700,000; the total amount actually paid in coin by stockholders for capital stock is \$700,000. The total number of shares of stock issued is 7,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens .....	2,964 shares.	F. S. Freeman .....	10 shares.
H. Fredericks .....	171 shares.	C. Nelson .....	158 shares.
L. D. Stephens .....	285 shares.	J. H. Harlan .....	93 shares.
J. Hollingsworth .....	308 shares.		
Total number of shares held by the Directors is .....			3,989 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$8,100 00	\$18,000 00
Yolo .....	454,496 87	800,000 00
Totals .....	\$462,596 87	\$818,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants .....	\$7,084 82	\$7,084 82	\$7,084 82
Yolo County school orders .....	1,774 75	1,774 75	1,774 75
Totals .....	\$8,859 57	\$8,859 57	\$8,859 57



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
12 shares Woodland Opera House Association.	\$1,200 00	\$420 00	\$600 00
3 shares Bank of Yolo stock -----	300 00	300 00	300 00
Totals -----	\$1,500 00	\$720 00	\$900 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts -----	\$110,774 31	\$150,000 00

## SEMI-ANNUAL REPORT OF

## THE BANK OF WOODLAND.

[Incorporated November 16, 1868.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture	\$15,000 00	Capital paid in coin -----	\$700,000 00
Real estate -----	5,000 00	Reserve fund and profit and loss -----	143,706 16
Loans on real estate -----	583,786 66	Due depositors -----	364,499 61
Loans on other securities (grain, etc.) -----	891 00	Due banks and bankers -----	359 91
Loans on personal security ..	388,572 21		
Money on hand -----	92,185 80		
Checks and other cash items ..	657 10		
Due from banks and bankers ..	84,829 19		
Interest accrued -----	36,966 86		
Expenses and taxes -----	676 86		
Total resources -----	\$1,208,565 68	Total liabilities -----	\$1,208,565 68

## DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$700,000; the total amount actually paid in coin by stockholders for capital stock is \$700,000. The total number of shares of stock issued is 7,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens -----	2,964 shares.	J. H. Harlan -----	93 shares.
H. Fredericks -----	171 shares.	C. Nelson -----	158 shares.
F. S. Freeman -----	10 shares.	J. Hollingsworth -----	308 shares.
L. D. Stephens -----	285 shares.		

Total number of shares held by the Directors is ----- 3,989 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$575,686 66	\$900,000 00
Colusa.....	8,100 00	18,000 00
Totals.....	\$583,786 66	\$918,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$891 00	\$1,096 86

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Woodland, doing business at Woodland, County of Yolo, on the ninth day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$15,000 00	Capital paid up.....	\$700,000 00
Other real estate.....	5,000 00	Reserve fund.....	100,000 00
Loans on real estate.....	572,487 11	Due depositors.....	371,406 12
Loans on other securities (grain, etc.).....	3,213 97	Due banks and bankers.....	770 49
Loans on personal security.....	375,695 23	Profit and loss.....	3,775 10
Money on hand.....	97,333 65		
Due from banks and bankers.....	106,383 07		
Expenses, taxes, etc.....	38 68		
Other assets.....	800 00		
Total resources.....	\$1,175,951 71	Total liabilities.....	\$1,175,951 71

WOODLAND, June 10, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Yolo. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Woodland, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. D. STEPHENS, President.  
C. F. THOMAS, Cashier.

Subscribed and sworn to before me, this tenth day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

## REMARKS ON LOCATION.

There are two banks located in Woodland, Yolo County. The Bank of Woodland and the Bank of Yolo. No one can visit Woodland without being charmed with the town and its surroundings. This county is famous for its wheat crops, for its fruit growing, but more particularly for its fine vineyards. Woodland has a population of about five thousand. The price demanded for land is not considered unreasonable, though the charge for freighting is. The banks are both well conducted, and their condition is a sure indication of the prosperity and general wealth of the people of the district.

## SEMI-ANNUAL REPORT OF THE

## BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 3:30 P. M.)

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,665 60	Capital paid in coin .....	\$300,000 00
County warrants .....	6,022 98	Reserve fund and profit and loss .....	40,681 42
Loans on real estate .....	252,207 21	Due depositors .....	332,843 66
Loans on stocks, bonds, and warrants .....	40 00	Due banks and bankers .....	32,239 62
Loans on other securities (grain, etc.) .....	104,044 57	Other liabilities .....	243 00
Loans on personal security (including overdrafts) .....	269,314 68		
Money on hand .....	32,633 85		
Checks and other cash items .....	1,238 03		
Due from banks and bankers .....	2,755 50		
Furniture and fixtures .....	2,997 14		
Interest accrued .....	18,900 00		
Expenses and taxes .....	9,038 14		
Other assets .....	150 00		
Total resources .....	\$706,007 70	Total liabilities .....	\$706,007 70

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt .....	100 shares.	Benjamin Peart .....	50 shares.
W. W. Brownell .....	100 shares.	S. N. Mering .....	100 shares.
A. D. Porter .....	100 shares.	Charles F. Reed .....	35 shares.
E. R. Lowe .....	100 shares.	J. W. Freeman .....	1 share.
D. N. Hershey .....	100 shares.		

Total number of shares held by the Directors is .....

686 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo .....	\$227,214 07	\$390,000 00
Colusa .....	7,000 00	20,000 00
Solano .....	17,993 14	22,000 00
Totals .....	\$252,207 21	\$432,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants .....	\$5,392 98	\$5,172 98	\$5,392 98
State Controller's warrants .....	850 00	850 00	850 00
Totals .....	\$6,242 98	\$6,022 98	\$6,242 98

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Woodland Opera House stock.....	\$100 00	\$40 00	\$60 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses.....	\$104,044 57	\$130,000 00

## SEMI-ANNUAL REPORT OF THE

## BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,674 42	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	270,899 62	Reserve fund and profit and loss .....	40,518 00
Loans on stocks, bonds, and warrants .....	40 00	Due depositors .....	267,721 92
Loans on other securities (grain, etc.) .....	8,399 36	Due banks and bankers .....	65,454 71
Loans on personal security (including overdrafts) .....	313,745 97		
Money on hand .....	44,129 45		
Checks and other cash items .....	642 95		
Due from banks and bankers .....	615 58		
Furniture and fixtures .....	3,074 64		
Interest accrued .....	23,000 00		
Expenses and taxes .....	2,472 64		
Total resources.....	\$673,694 63	Total liabilities.....	\$673,694 63

## DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt .....	100 shares.	A. W. Gable .....	100 shares.
E. R. Lowe .....	100 shares.	S. N. Mering .....	100 shares.
W. W. Brownell .....	100 shares.	B. Peart .....	50 shares.
A. D. Porter .....	108 shares.	Charles Reed.....	35 shares.
D. N. Hershey .....	100 shares.		

Total number of shares held by the Directors is ..... 793 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo .....	\$244,399 62	\$400,000 00
Solano .....	19,500 00	19,500 00
Colusa .....	7,000 00	18,000 00
Totals .....	\$270,899 62	\$437,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Woodland Opera House .....	\$100 00	\$40 00	\$50 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$8,398 36	\$10,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of Yolo, doing business at Woodland, County of Yolo, on the eighth day of June, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$6,674 42	Capital paid up .....	\$300,000 00
Other real estate .....	18,970 99	Reserve fund .....	7,000 00
Loans on real estate .....	249,968 44	Due depositors .....	274,565 95
Loans on other securities (grain, etc.) .....	8,789 36	Due banks and bankers .....	48,875 01
Loans on personal security .....	304,010 92	Interest collected .....	9,516 71
Money on hand .....	42,985 20	Profit and loss .....	69 15
Due from banks and bankers .....	2,679 29		
Furniture, fixtures, etc. ....	3,074 64		
Expenses, taxes, etc. ....	2,673 56		
Other assets .....	200 00		
Total resources .....	\$640,026 82	Total liabilities .....	\$640,026 82

WOODLAND, June 9, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
W. W. MORELAND,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Yolo. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Yolo, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. W. BUSH, Cashier.

Subscribed and sworn to before me, this ninth day of June, 1886.

WM. F. WHITE,  
Bank Commissioner.

---

SEMI-ANNUAL REPORTS

OF

SAN FRANCISCO BRANCHES OF FOREIGN BANKS.

---





# REPORTS OF BRANCHES OF FOREIGN BANKS.

SEMI-ANNUAL REPORT OF THE

## SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1873.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

I. STEINHART, Manager.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$93,593 42	Due head office in London..	\$3,845,459 96
Real estate taken for debt....	14,401 00	Reserve fund and profit and	
County warrants .....	16,139 19	loss .....	94,087 43
Loans on real estate .....	331,643 63	Due depositors .....	2,122,592 46
Loans on stocks, bonds, and		Due banks and bankers	
warrants .....	1,071,509 01	(foreign) .....	733,858 39
Loans on other securities		Other liabilities .....	24,214 50
(grain, etc.) .....	304,540 53		
Loans on personal security			
(including letters of credit) ..	2,301,787 69		
Money on hand .....	1,357,054 02		
Due from banks and bankers ..	283,259 09		
Furniture and fixtures .....	10,308 84		
Other assets .....	148,834 16		
Silver bars and bullion in			
transitu .....	887,142 16		
Total resources .....	\$6,820,212 74	Total liabilities .....	\$6,820,212 74

### DETAILS.

The amount of capital stock is \$6,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred and 29,970 common; the amount paid up on each share of stock is £1 for each deferred and £10 for each common.

The names of the Directors, residents of London, are as follows: W. G. Scholfield, E. H. Lushington, J. Sebag, J. Simon, I. Seligman.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$14,401 00	\$14,401 00
Alameda .....		
Lassen .....		
Fresno .....		

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$74,875 00
San Bernardino .....	40,442 88
Sonoma .....	12,428 75
Alameda .....	2,800 00
San Luis Obispo .....	37,800 00
San Mateo .....	7,000 00
San Francisco and Marin .....	47,500 00
Arizona .....	3,797 00
Seattle .....	105,000 00
Total .....	\$331,643 63

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Territorial warrants of Arizona .....	\$16,139 19	\$16,139 19	\$16,800 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, notes, etc. ....	\$1,071,509 01	\$1,500,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading and warehouse receipts .....	\$304,540 53	\$500,000 00

## SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN  
BANK (LIMITED).

[Incorporated April 5, 1883.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

F. F. LOW, President.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$92,376 35	Due head office in London ..	\$2,893,249 74
Real estate taken for debt ....	14,401 00	Reserve fund and profit and loss .....	101,686 43
United States bonds .....	59,976 00	Due depositors .....	3,534,197 24
Miscellaneous bonds, stocks, and warrants .....	24,152 53	Due banks and bankers .....	518,318 48
Loans on real estate .....	301,449 30	Other liabilities .....	61,083 06
Loans on stocks, bonds, and warrants .....	684,039 00		
Loans on other securities (grain, etc.) .....	440,657 55		
Loans on personal security (letters of credit) .....	2,619,143 41		
Money on hand .....	1,359,554 93		
Due from banks and bankers ..	1,320,876 23		
Furniture and fixtures .....	10,051 12		
Other assets .....	181,857 53		
Total resources .....	\$7,108,534 95	Total liabilities .....	\$7,108,534 95

## DETAILS.

The amount of capital stock is \$6,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred, 29,970 common; the amount paid up on each share of stock is £1 for deferred, £10 for common.

The names of the Directors, residents of London, are as follows: W. G. Scholfield, E. H. Lushington, J. Sebag, I. Seligman, and J. Simon.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$14,401 00	\$14,401 00
Alameda .....		
Lassen .....		
Fresno .....		

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$33,925 00
San Francisco and Marin .....	50,000 00
Alameda .....	3,400 00
Sonoma .....	13,000 00
San Luis Obispo .....	38,200 00
Fresno .....	51,500 00
San Mateo .....	7,000 00
Arizona .....	4,424 30
Seattle .....	100,000 00
Totals .....	\$301,449 30

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Territorial warrants of Arizona .....	\$24,152 53	\$24,152 53	\$24,152 53

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
The bank held July 1, 1886, sundry stocks, bonds, etc., as collateral for loans, amounting to .....	\$684,039 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
The bank held bills of lading, warehouse receipts, etc., amounting to .....	\$440,657 55

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Anglo-Californian Bank (Limited), doing business at City and County of San Francisco, on the eighth day of February, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$93,443 42	Due head office in London ..	\$4,183,832 17
Other real estate .....	14,401 00	Reserve fund and profit and loss .....	94,087 43
Invested in stocks and bonds ..	48,878 19	Due depositors .....	1,979,727 45
Loans on real estate .....	262,240 87	Due banks and bankers .....	876,287 67
Loans on stocks and bonds .....	1,341,029 85	Interest collected .....	19,947 79
Loans on other securities (grain, etc.) .....	216,749 06	Rents, exchange, etc. ....	4,229 72
Loans on personal security .....	1,697,206 93		
Money on hand .....	1,332,059 63		
Due from banks and bankers ..	765,244 88		
Furniture, fixtures, etc. ....	10,308 84		
Expenses, taxes, etc. ....	9,923 12		
Bullion .....	792,904 10		
Letters of credit .....	573,722 34		
Total resources .....	\$7,158,112 23	Total liabilities .....	\$7,158,112 23

SAN FRANCISCO, February 11, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Anglo-Californian Bank (limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

F. F. LOW, Manager.  
IGNATZ STEINHART, Manager.

Subscribed and sworn to before me, this ninth day of February, 1886.

WM. F. WHITE,  
Bank Commissioner.



## SEMI-ANNUAL REPORT OF THE

## SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

W. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants .....	\$539,264 10	Due head office in London..	\$1,291,108 38
Loans on other securities (grain, etc.) .....	239,651 68	Due depositors .....	592,363 30
Loans on personal security (including overdrafts) .....	529,079 48	Due banks and bankers .....	4,612 59
Money on hand .....	573,701 77		
Due from banks and bankers .....	6,387 24		
Total resources .....	\$1,888,084 27	Total liabilities .....	\$1,888,084 27

## DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £346,000.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, H. E. Ransom, Sir John Rose, G.C.M.G.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$539,264 10	\$675,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for wheat, barley, etc..	\$239,651 68	\$345,000 00

## SEMI-ANNUAL REPORT OF THE

## SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

WM. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants .....	\$618,701 50	Due head office .....	\$1,287,233 11
Loans on other securities (grain, etc.) .....	156,418 42	Due depositors .....	526,873 58
Loans on personal security (including overdrafts) .....	697,201 05	Due banks and bankers .....	385 82
Money on hand .....	298,509 23		
Due from banks and bankers .....	43,662 31		
Total resources .....	\$1,814,492 51	Total liabilities .....	\$1,814,492 51

## DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £375,000.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, H. E. Ransom, Sir John Rose, G.C.M.G.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$618,701 50	\$750,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, and sundry staples of produce and manufacture .....	\$156,418 42	\$240,000 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of British Columbia, doing business at City and County of San Francisco, on the fourteenth day of July, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants .....	\$651,516 95	Due head office and branches .....	\$1,463,000 86
Loans on other securities (grain, etc.) .....	168,228 74	Due depositors .....	413,092 37
Loans on personal security .....	631,676 80	Due banks and bankers .....	548 50
Money on hand .....	384,265 27		
Due from banks and bankers .....	40,953 97		
Total resources .....	\$1,876,641 73	Total liabilities .....	\$1,876,641 73

SAN FRANCISCO, July 15, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,  
A. W. POTTS,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of British Columbia, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. POWELL, Manager.

Subscribed and sworn to before me, this fifteenth day of July, 1886.

WM. F. WHITE,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF THE

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—  
SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

W. LAWSON, Agent.

C. TAYLOR, Second Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$517,888 96	Due to head office in London.	\$807,469 02
Loans on other securities (grain, etc.)	237,451 73	Due depositors	367,402 05
Loans on personal security (including overdrafts)	194,278 22		
Money on hand	224,789 96		
Checks and other cash items	462 20		
Total resources	\$1,174,871 07	Total liabilities	\$1,174,871 07

## DETAILS.

The amount of capital stock is \$4,866,666 66; the amount subscribed is \$4,866,666 66; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 66. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33 $\frac{1}{2}$ .

The names of the Directors are as follows: J. H. Brodie, John J. Cater, Henry R. Farrer, Richard H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, A. H. Phillips, J. Murray Robertson.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City, county, water, gas, and railroads	\$781,600 00	\$517,888 96	\$667,870 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc.	\$237,451 73	\$249,245 97

SEMI-ANNUAL REPORT OF THE  
AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN  
FRANCISCO.

[Incorporated by Royal Charter, 1840.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

W. LAWSON, Agent.

(Office hours: — A. M. to — P. M.)

C. TAYLOR, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants .....	\$340,913 75	Due head office in London ..	\$868,174 10
Loans on other securities (grain, etc.) .....	190,780 25	Due depositors .....	358,688 07
Loans on personal security (including overdrafts) .....	507,019 90		
Money on hand .....	144,266 90		
Checks and other cash items .....	43,881 37		
Total resources .....	\$1,226,862 17	Total liabilities .....	\$1,226,862 17

DETAILS.

The amount of capital stock is \$4,866,666 67; the amount subscribed is \$4,866,666 67; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 67. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, A. H. Phillpotts, J. M. Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county, water, gas, railroad, etc. ....	\$591,730 00	\$340,913 75	\$540,341 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, bullion, etc. ....	\$190,780 25	\$268,846 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Bank of British North America, doing business at City and County of San Francisco, on the twenty-eighth day of July, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks and bonds . . .	\$875,100 00	Capital due London office . . .	\$1,055,297 57
Loans on other securities (grain, etc.) . . . . .	37,100 00	Due depositors . . . . .	336,200 01
Loans on personal security . . .	227,521 49	Due banks and bankers . . . .	944 88
Money on hand . . . . .	250,166 60		
Other assets . . . . .	2,554 37		
Total resources . . . . .	\$1,392,442 46	Total liabilities . . . . .	\$1,392,442 46

SAN FRANCISCO, July 30, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of British North America, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. TAYLOR, Agent.  
JAMES CRAN, Assistant Accountant.

Subscribed and sworn to before me, this twenty-ninth day of July, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.



## SEMI-ANNUAL REPORT OF THE

## LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

DAVID CAHN, Manager.

EUGENE MEYER, Sub-Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate .....	\$325,187 86	Due head office in London...	\$3,847,603 36
Loans on stocks, bonds, and warrants .....	325,883 96	Due depositors .....	1,562,665 46
Loans on other securities (grain, etc.) .....	1,007,051 66	Due banks and bankers (foreign) .....	34,856 50
Loans on personal security (including overdrafts and letters of credit) .....	2,303,324 13	Other liabilities .....	1,000 00
Money on hand .....	628,559 50		
Checks and other cash items .....	3,010 62		
Due from banks and bankers .....	824,331 65		
Furniture and fixtures .....	3,000 00		
Interest accrued .....	19,474 25		
Other assets .....	6,301 69		
Total resources .....	\$5,446,125 32	Total liabilities .....	\$5,446,125 32

## DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 25,000; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Patterson .....	150 shares.	S. L. Simon .....	100 shares.
James Whittall .....	100 shares.	Simon Lazard .....	2,740 shares.
James Lafontaine .....	100 shares.	Elie Lazard .....	2,000 shares.

Total number of shares held by the Directors is ..... 5,190 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$36,692 21	\$540,000 00
Lassen .....	4,000 00	
San Mateo .....	25,000 00	
Stanislaus .....	4,800 00	
Alameda .....	8,000 00	
Mendocino .....	27,180 83	
Los Angeles .....	65,000 00	
Solano .....	1,000 00	
Sonoma .....	65,864 82	
Yolo .....	26,000 00	
Colusa .....	61,650 00	
Totals .....	\$325,187 86	\$540,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc., as collaterals.....	\$325,883 96	\$520,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading, etc.....	\$1,007,051 66	\$1,252,000 00

## SEMI-ANNUAL REPORT OF THE

## LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

D. CAHN, Manager.

CHAS. ALTSCHUL, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$410,572 99	Due head office in London ..	\$2,922,309 60
Loans on stocks, bonds, and warrants.....	300,963 96	Due depositors .....	1,369,387 52
Loans on other securities (grain, etc.).....	215,258 78	Due banks and bankers .....	187,733 73
Loans on personal security (letters of credit).....	2,522,414 31	Other liabilities .....	14,114 63
Money on hand .....	638,867 75		
Checks and other cash items ..	143,373 55		
Due from banks and bankers ..	245,712 29		
Furniture and fixtures .....	2,500 00		
Interest accrued .....	8,938 30		
Other assets .....	4,943 55		
Total resources.....	\$4,493,545 48	Total liabilities.....	\$4,493,545 48

## DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Paterson.....	150 shares.	S. L. Simon.....	110 shares.
J. Whittall .....	100 shares.	Simon Lazard .....	2,720 shares.
James Lafontaine .....	100 shares.	E. Lazard .....	1,988 shares.

Total number of shares held by the Directors is ..... 5,168 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$30,000 00	
Santa Clara .....	5,000 00	
Los Angeles .....	65,000 00	
Alameda .....	16,000 00	
Sonoma .....	53,686 00	
Mendocino .....	33,180 00	
Solano .....	1,000 00	
San Francisco .....	51,921 99	\$667,962 00
Lassen .....	5,000 00	
Stanislaus .....	6,000 00	
San Mateo .....	25,000 00	
Merced .....	2,000 00	
Yolo .....	26,000 00	
Colusa .....	74,082 00	
Tulare .....	16,703 00	
Totals .....	\$410,572 99	\$667,962 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
The bank held on July 1, 1886, sundry stocks, bonds, etc., as collateral security for loans amounting to .....	\$300,963 96	\$486,906 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
The bank held July 1, 1886, warehouse receipts, bills of lading, etc., as collaterals .....	\$215,258 78	\$248,110 00

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the London, Paris, and American Bank (limited), doing business at City and County of San Francisco, on the twenty-second day of August, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks and bonds .....	\$4,480 00	Capital due head office—London .....	\$3,008,304 28
Loans on real estate .....	247,953 98	Due depositors .....	1,465,601 27
Loans on stocks and bonds .....	243,338 21	Interest collected .....	15,297 27
Loans on other securities (grain, etc.) .....	789,020 86	Rents, exchange, etc. ....	1,852 77
Loans on personal security .....	1,595,029 87	Profit and loss .....	1,885 75
Money on hand .....	717,143 78	Other liabilities .....	1,402 72
Due from banks and bankers .....	786,826 18		
Furniture, fixtures, etc. ....	3,500 00		
Expenses, taxes, etc. ....	9,322 48		
Other assets (bullion, etc.) .....	97,728 70		
Total resources .....	\$4,494,344 06	Total liabilities .....	\$4,494,344 06

SAN FRANCISCO, August 26, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA,                    }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the London, Paris, and American Bank (limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

D. CAHN, Manager.  
EUGENE MEYER, Sub-Manager.

Subscribed and sworn to before me, this twenty-fourth day of August, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF THE

## SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Reincorporated September 13, 1880.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

ARTHUR SCRIVENER, Manager.

WM. STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$22,784 40	Due head office in London ..	\$2,919,397 07
Miscellaneous bonds and stocks -----	44,275 00	Reserve fund and profit and loss .....	55,000 00
Loans on real estate .....	76,655 37	Due depositors .....	1,369,236 82
Loans on stocks, bonds, and warrants -----	394,848 09	Due banks and bankers -----	44,395 02
Loans on other securities (grain, etc.) -----	406,295 09	Other liabilities -----	29,004 65
Loans on personal security (including overdrafts) -----	1,159,297 60		
Money on hand .....	1,177,979 28		
Due from banks and bankers ..	719,399 08		
Expenses and taxes .....	30,020 36		
Other assets .....	385,479 29		
Total resources .....	\$4,417,033 56	Total liabilities .....	\$4,417,033 56

## DETAILS.

The amount of capital stock is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. Wm. Campbell .....	150 shares.	Robt. Davie Peebles .....	500 shares.
Henry Goschen .....	250 shares.	Frederick Rodewald .....	3,000 shares.
Chas. Hemery .....	1,000 shares.	Robt. Ryrie .....	450 shares.
Wm. Newbold .....	150 shares.	Baron Herman de Stern .....	502 shares.

Total number of shares held by the Directors is ..... 6,002 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$7,569 24	\$7,569 24
Sonoma .....	7,175 88	7,175 88
San Francisco .....	8,039 28	8,039 28
Totals .....	\$22,784 40	\$22,784 40

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda.....	\$17,307 70
San Francisco.....	10,000 00
Santa Cruz.....	22,457 70
Inyo.....	20,000 00
Washington Territory.....	6,889 97
Totals.....	\$76,655 37

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Coast R. R., first mortgage 6 per cent bonds.....	\$55,000 00	\$44,275 00	\$44,275 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks, bonds, and warrants.....	\$394,849 09	\$575,732 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading.....	\$35,328 76	\$35,328 76
Warehouse receipts.....	68,178 27	77,587 32
Grain in warehouse.....	111,277 17	127,627 28
Deposit of other notes as collateral security.....	180,191 39	231,630 66
Life policies.....	500 00	500 00
Pass-books of savings banks.....	263 49	3,047 04
Mexican dollars.....	3,100 00	3,200 00
Special coin credit in this bank.....	7,456 01	7,456 01
Totals.....	\$406,295 09	\$486,377 07



## SEMI-ANNUAL REPORT OF THE

## SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Reincorporated September 13, 1880.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.*

(Office hours: — A. M. to — P. M.)

WILLIAM STEEL, Assistant Manager.

G. FRIEDERICH, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$20,383 52	Capital paid in coin—due head office in London.....	\$2,998,607 85
Miscellaneous bonds and stocks.....	44,275 00	Reserve fund and profit and loss.....	48,500 00
Loans on real estate.....	46,158 27	Due depositors.....	1,272,054 58
Loans on stocks, bonds, and warrants.....	355,328 55	Due banks and bankers.....	172,542 55
Loans on other securities (grain, etc.).....	321,210 84	Other liabilities.....	19,134 89
Loans on personal security (including overdrafts).....	1,410,830 16		
Money on hand.....	1,151,077 13		
Checks and other cash items.....	141,342 32		
Due from banks and bankers.....	654,830 20		
Expenses and taxes.....	21,166 23		
Other assets.....	344,267 65		
Total resources.....	\$4,510,839 87	Total liabilities.....	\$4,510,839 87

## DETAILS.

The amount of capital stock is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. W. Campbell.....	150 shares.	R. D. Peebles.....	500 shares.
H. Goschen.....	250 shares.	F. Rodewald.....	3,000 shares.
C. Hemery.....	1,000 shares.	R. Ryrie.....	450 shares.
Wm. Newbold.....	150 shares.	Baron H. de Stern.....	502 shares.

Total number of shares held by the Directors is..... 6,002 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Los Angeles.....	\$7,344 24
San Francisco.....	8,039 28
Inyo.....	5,000 00
Total.....	\$20,383 52

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda .....	\$15,807 70
San Francisco .....	1,500 00
Santa Cruz .....	21,960 60
Kitsap County, Washington Territory .....	6,889 97
Total .....	\$46,158 27

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market-Value.
First mortgage bonds North Pacific Coast Railroad Company .....	\$55,000 00	\$44,275 00	\$44,275 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks .....		\$348,068 09	\$448,153 00
Bonds .....	\$28,000 00	7,260 46	23,000 00
Totals .....	\$28,000 00	\$355,328 55	\$471,153 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading .....	\$76,884 71	\$89,488 44
Warehouse receipts .....	78,328 02	100,233 44
Grain in warehouse .....	10,000 00	13,491 65
Deposit of other notes as collateral security .....	141,757 08	178,689 56
Life policy .....	500 00	500 00
Mexican dollars .....	6,000 00	6,320 00
Special coin credit in this bank .....	7,741 03	7,741 03
Totals .....	\$321,210 84	\$396,464 12

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the London and San Francisco Bank (Limited), doing business at City and County of San Francisco, on the first day of February, 1886, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate .....	\$20,745 12	Due head office in London ..	\$2,911,991 28
Invested in stocks and bonds.	44,275 00	Reserve fund .....	26,070 75
Loans on real estate .....	16,340 00	Due depositors .....	1,394,550 89
Loans on stocks and bonds....	348,559 47	Due banks and bankers .....	43,470 21
Loans on other securities		Interest collected .....	22,866 19
(grain, etc.) .....	231,312 83	Commissions .....	626 05
Loans on personal security ..	1,235,618 15	Other liabilities .....	5,951 54
Money on hand .....	1,338,418 76		
Due from banks and bankers	776,158 58		
Expenses, taxes, etc. ....	33,051 74		
Other assets (letters of credit, etc.) .....	361,047 26		
Total resources .....	\$4,405,526 91	Total liabilities .....	\$4,405,526 91

SAN FRANCISCO, February 3, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the London and San Francisco Bank (Limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. SCRIVENER, Manager.  
G. FREDERICH, Assistant Manager.

Subscribed and sworn to before me, this second day of February, 1886.

WM. F. WHITE,  
Bank Commissioner.

---

SEMI-ANNUAL REPORTS  
OF  
BANKS IN LIQUIDATION.

---



# REPORTS OF BANKS IN LIQUIDATION.

SEMI-ANNUAL REPORT OF THE

## CAPITAL SAVINGS BANK—SACRAMENTO.

[Incorporated February 8, 1869.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

R. S. CAREY, President.

(Office Hours: — A. M. to — P. M.)

JAS. N. PORTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$213,216 02	Capital paid in coin .....	\$300,000 00
Miscellaneous bonds and stocks .....	11,950 00	Reserve fund and profit and	
County warrants .....	173 25	loss .....	8,812 15
Loans on real estate .....	62,302 82	Due depositors .....	9,759 49
Loans on stocks, bonds, and		Due banks and bankers .....	25,677 34
warrants .....	43,126 48		
Loans on personal security (in-			
cluding overdrafts) .....	2,804 96		
Checks and other cash items .....	800 00		
Suspense account .....	9,875 45		
Total resources .....	\$344,248 98	Total liabilities .....	\$344,248 98

### DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Carey .....	92 $\frac{2}{3}$ shares.	Albert Gallatin .....	90 shares.
L. Williams .....	152 $\frac{2}{3}$ shares.	D. W. Earl .....	182 $\frac{2}{3}$ shares.
C. W. Clarke .....	150 shares.	C. T. Wheeler .....	182 $\frac{2}{3}$ shares.
Fred Cox .....	120 shares.		
Total number of shares held by the Directors is .....			969 $\frac{3}{5}$ shares.

### REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sacramento .....	} \$213,216 02
Butte .....	
Colusa .....	
Yolo .....	



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sacramento .....	\$17,800 00
Butte .....	44,252 82
Yolo .....	250 00
Totals .....	\$62,302 82

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Capital Savings Bank stock .....	\$12,000 00	\$11,950 00
Amador County warrants .....		173 25
Totals .....	\$12,000 00	\$12,123 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Bank stock .....	\$40,826 48
Alpine County warrants .....	2,300 00
Totals .....	\$43,126 48

## SEMI-ANNUAL REPORT OF THE

## FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$68,262 90	Capital paid in coin .....	\$60,000 00
Miscellaneous bonds and stocks .....	6,495 53	Due depositors .....	150,925 22
Loans on stocks, bonds, and warrants .....	14,441 97	Dividends unpaid in liquidation .....	1,269 43
Loans on other securities (grain, etc.) .....	5,004 58	Other liabilities .....	813 00
Loans on personal security (including overdrafts) .....	17,424 06		
Money on hand .....	1,950 00		
Checks and other cash items .....	1,978 00		
Furniture and fixtures .....	500 00		
Other assets .....	7,623 99		
Depreciation .....	89,326 62		
Total resources .....	\$213,007 65	Total liabilities .....	\$213,007 65

## DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Davis .....	150 shares.	John Blair .....	150 shares.
Abner Doble .....	50 shares.	John Wright .....	5 shares.
S. E. Dutton .....	5 shares.	Geo. W. Swan .....	150 shares.
Wm. Ede .....	150 shares.	N. W. Spaulding .....	50 shares.
L. G. Harvey .....	140 shares.		

Total number of shares held by the Directors is .....

850 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$37,535 29
San Mateo .....	2,254 87
Santa Clara .....	16,000 00
Alameda .....	1,034 50
Contra Costa .....	6,432 24
San Joaquin .....	5,006 00
Total .....	\$68,262 90

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal stock .....	\$50,000 00	\$6,470 28
Swamp land district warrants .....	1,868 50	25 25
Totals .....	\$51,868 50	\$6,495 53

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
400 shares California Fruit Growing Association .....	\$40,000 00	\$7,970 00
Swamp land warrants .....	6,870 00	6,471 97
Totals .....	\$46,870 00	\$14,441 97

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to 160 acres of land .....	\$5,004 58
Description of the "Other Assets."	Amount on Books.
Judgments .....	\$7,623 99

## SEMI-ANNUAL REPORT OF THE

## FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

ABNER DOBLE, President.

(Office hours: — A. M. to — P. M.)

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$59,636 20	Capital paid in coin .....	\$60,000 00
Miscellaneous bonds and stocks .....	6,495 53	Due depositors .....	138,259 54
Loans on stocks, bonds, and warrants .....	14,441 97	Other liabilities .....	5,863 00
Loans on other securities (grain, etc.) .....	5,004 58	Dividends unpaid in liquidation .....	3,915 57
Loans on personal security (including overdrafts) .....	16,100 72		
Money on hand .....	4,195 47		
Furniture and fixtures .....	500 00		
Other assets .....	7,623 99		
Depreciation .....	94,039 65		
Total resources .....	\$208,038 11	Total liabilities .....	\$208,038 11

## DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Davis.....	150 shares.	John Blair.....	150 shares.
Abner Doble.....	50 shares.	John Wright.....	5 shares.
S. E. Dutton.....	5 shares.	George W. Swan.....	150 shares.
William Ede.....	150 shares.	N. W. Spaulding.....	50 shares.
L. G. Harvey.....	140 shares.		

Total number of shares held by the Directors is .....850 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$28,908 59
San Mateo.....	2,254 87
Santa Clara.....	16,000 00
Alameda.....	1,034 50
Contra Costa.....	6,432 24
San Joaquin.....	5,006 00
Total.....	\$59,636 20

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal stock, 500 shares.....	\$50,000 00	\$6,470 28
Swamp land district warrant.....	1,868 50	25 25
Totals.....	\$51,868 50	\$6,495 53

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
400 shares California Fruit Growing Association.....	\$40,000 00	\$7,970 00
Swamp land district warrants.....	6,870 00	6,471 97
Totals.....	\$46,870 00	\$14,441 97

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to 160 acres of land.....	\$5,004 58
Description of the "Other Assets."	Amount on Books.
Judgments.....	\$7,623 99

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Farmers' and Mechanics' Bank of Savings (in liquidation), doing business at City and County of San Francisco, on the eighteenth day of November, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estae by foreclosure.....	\$42,700 00	Capital paid up.....	\$60,000 00
Interest in stocks and bonds....	8,500 00	Due depositors.....	150,925 22
Loans on personal security.....	10,947 94	Interest collected.....	220 00
Money on hand .....	1,376 47	Dividends unpaid, in liquida-	
Furniture, fixtures, etc.....	500 00	tion, due depositors, uncalled	
		for .....	1,269 43
Assets of value.....	\$64,024 41	Other liabilities.....	863 00
Expenses, taxes, etc.....	1,844 56		
Depreciation in accounts.....	147,408 68		
Total resources.....	\$213,277 65	Total liabilities.....	\$213,277 65

SAN FRANCISCO, November 20, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' and Mechanics' Bank of Savings (in liquidation), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. G. HARVEY.

Subscribed and sworn to before me, this nineteenth day of November, 1885.

J. E. FARNUM,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE  
MUTUELLE.

[Incorporated January 31, 1860.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

P. HUSSON, President.

(Office hours: — A. M. to — P. M.)

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$22,700 00	Due depositors .....	\$1,693,000 00
United States bonds .....	5,000 00		
Miscellaneous bonds and stocks .....	87,500 00		
Loans on real estate .....	8,650 00		
Money on hand .....	207 63		
Due from banks and bankers .....	22,000 00		
Furniture and fixtures .....	200 00		
Deficit .....	1,546,742 37		
Total resources .....	\$1,693,000 00	Total liabilities .....	\$1,693,000 00

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Estimated Value.
Alameda .....	\$19,200 00
San Francisco .....	3,500 00
Total .....	\$22,700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$7,500 00	\$12,000 00
San Mateo .....	1,150 0	1,500 00
Totals .....	\$8,650 00	\$13,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Estimated Value.
150 bonds Amador Canal and Mining Com- pany .....	\$150,000 00	\$87,500 00	\$87,500 00
5,000 United States 3 per cent bonds, registered .....	5,000 00	5,000 00	5,000 00
Total .....	\$155,000 00	\$92,500 00	\$92,500 00



SEMI-ANNUAL REPORT OF THE  
MARYSVILLE SAVINGS BANK—(MUTUAL).

[Incorporated April 8, 1869.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 9 A. M. to 4 P. M.)

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises .....	\$2,500 00	Reserve fund and profit and loss .....	\$45,881 16
Real estate taken for debt .....	24,100 00	Due depositors .....	72,776 31
Loans on real estate .....	74,491 13		
Money on hand .....	608 67		
Due from banks and bankers .....	12,981 17		
Interest accrued .....	3,976 50		
Total resources .....	\$118,657 47	Total liabilities .....	\$118,657 47

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, and Lemuel T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba .....	\$5,000 00	\$5,000 00
Sutter .....	19,100 00	19,100 00
Totals .....	\$24,100 00	\$24,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$8,343 75	\$14,000 00
Sutter .....	66,147 38	75,000 00
Totals .....	\$74,491 13	\$89,000 00

## SEMI-ANNUAL REPORT OF THE

## MARYSVILLE SAVINGS BANK—(MUTUAL).

[Incorporated April 8, 1869.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, furniture and fixtures .....	\$2,500 00	Reserve fund and profit and loss .....	\$46,123 67
Real estate taken for debt .....	19,100 00	Due depositors .....	52,986 13
Loans on real estate .....	69,067 63		
Money on hand .....	1,074 10		
Due from banks and bankers .....	7,368 07		
Total resources .....	\$99,109 80	Total liabilities .....	\$99,109 80

## DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, Lemuel T. Crane.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sutter .....	\$19,100 00	\$19,100 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter .....	\$69,067 63	\$69,067 63

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Marysville Savings Bank (in liquidation), doing business at Marysville, County of Yuba, on the fourteenth day of September, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture....	\$2,500 00	Reserve fund.....	\$46,116 81
Other real estate.....	24,100 00	Due depositors.....	66,803 23
Loans on real estate.....	75,677 15	Dividends unpaid in liquida-	
Money on hand.....	2,296 60	tion due depositors.....	6,524 32
Due from banks and bankers....	5,245 12	Profit and loss.....	953 29
Other assets (mortgage taxes ad-			
vanced).....	871 21		
Accrued interest.....	9,707 57		
Total resources.....	\$120,397 65	Total liabilities.....	\$120,397 65

MARYSVILLE, September 15, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of Yuba. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Marysville Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

F. W. H. AARON, Secretary.

Subscribed and sworn to before me, this fifteenth day of September, 1885.

J. E. FARNUM,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF THE

## MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

PETER DEAN, President. (Office hours: — A. M. to — P. M.)

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$80,951 54	Due depositors .....	\$160,974 50
Loans on real estate .....	15,253 45	Dividends unpaid .....	10,916 64
Money on hand .....	1,287 30		
Checks and other cash items .....	379 65		
Due from banks and bankers .....	28,389 94		
Furniture and fixtures .....	1,738 00		
Interest accrued .....	1,777 78		
Profit and loss .....	42,113 48		
Total resources .....	\$171,891 14	Total liabilities .....	\$171,891 14

## DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt .....	23 $\frac{1}{3}$ shares.	William T. Garratt .....	23 $\frac{1}{3}$ shares.
Wm. H. Culver .....	23 $\frac{1}{3}$ shares.	Peter Dean .....	3 $\frac{1}{3}$ shares.
George Robins .....	1 $\frac{1}{3}$ shares.	James Simpson .....	1 $\frac{1}{3}$ shares.
Francis Smith .....	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs .....	23 $\frac{1}{3}$ shares.
John F. Snow .....	23 $\frac{1}{3}$ shares.	T. V. O'Brien .....	3 $\frac{1}{3}$ shares.
H. T. Graves .....	20 shares.		

Total number of shares held by the Directors is ..... 166 $\frac{1}{3}$  shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$58,345 64	} \$80,951 54
Alameda .....	22,605 90	
Totals .....	\$80,951 54	\$80,951 54

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$15,253 45	\$15,253 45

SEMI-ANNUAL REPORT OF THE  
MASONIC SAVINGS AND LOAN BANK.

[Incorporated November 4, 1869.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.*

PETER DEAN, President.

(Office hours: — A. M. to — P. M.)

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$75,180 85	Due depositors .....	\$133,873 50
Loans on real estate .....	5,496 93	Other liabilities .....	13,433 24
Money on hand .....	1,364 35		
Checks and other cash items .....	79 25		
Due from banks and bankers .....	19,832 96		
Furniture and fixtures .....	1,693 00		
Interest accrued .....	1,639 46		
Profit and loss .....	42,019 94		
Total resources .....	\$147,306 74	Total liabilities .....	\$147,306 74

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt .....	23 $\frac{1}{3}$ shares.	Wm. T. Garratt .....	23 $\frac{1}{3}$ shares.
Wm. H. Culver .....	23 $\frac{1}{3}$ shares.	Peter Dean .....	3 $\frac{1}{3}$ shares.
Geo. Robins .....	1 $\frac{1}{3}$ shares.	James Simpson .....	1 $\frac{1}{3}$ shares.
Francis Smith .....	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs .....	23 $\frac{1}{3}$ shares.
John F. Snow .....	23 $\frac{1}{3}$ shares.	T. N. O'Brien .....	3 $\frac{1}{3}$ shares.
H. T. Graves .....	20 shares.		

Total number of shares held by the Directors is ..... 166  $\frac{1}{3}$  shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$52,964 20
Alameda .....	22,216 65
Total .....	\$75,180 85

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$5,496 93

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Masonic Savings and Loan Bank (in liquidation), doing business at City and County of San Francisco, on the tenth day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate by foreclosure .....	\$93,890 37	Capital paid up.....	\$150,000 00
Loans on real estate .....	16,037 62	Due depositors .....	158,589 86
Money on hand .....	9,866 55	Interest collected.....	1,558 82
Due from banks and bankers in San Francisco .....	10,256 17	Dividends unpaid, in liquidation, due depositors, but uncalled for.....	14,909 83
Furniture, fixtures, etc.....	1,000 00	Other liabilities .....	1,887 30
Other assets .....	1,848 35		
Total resources of value.....	\$132,839 06		
Expenses, etc. ....	1,698 13		
.....	192,408 62		
Total resources.....	\$326,945 81	Total liabilities.....	\$326,945 81

SAN FRANCISCO, October 19, 1885.

*To the Hon. E. C. MARSHALL, Attorney-General of the State of California:*

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Masonic Savings and Loan Bank (in liquidation), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. T. GRAVES.  
PETER DEAN.

Subscribed and sworn to before me, this twelfth day of October, 1885.

WM. F. WHITE,  
Bank Commissioner.



## SEMI-ANNUAL REPORT OF THE

## ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$304,440 98	Capital paid in coin .....	\$128,975 00
Loans on real estate .....	37,785 01	Due depositors .....	635,136 23
Money on hand .....	2,953 97	Dividends unpaid .....	32,996 46
Due from banks and bankers .....	156,557 77	Other liabilities .....	4,967 43
Furniture and fixtures .....	905 00		
Interest accrued .....	3,215 18		
Other assets .....	1,644 50		
Balance (depreciation) .....	294,572 71		
Total resources .....	\$802,075 12	Total liabilities .....	\$802,075 12

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249.

The amount paid up on .....	1,249 shares of stock is	\$124,900
The amount paid up on .....	16 shares of stock is	1,200
The amount paid up on .....	45 shares of stock is	2,250
The amount paid up on .....	25 shares of stock is	625
	1,335	\$128,975

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter .....	50 shares.	Chas. Montgomery .....	20 shares.
H. J. Tilden .....	10 shares.	L. B. Sonnenberg .....	50 shares.
Daniel Hicks .....	10 shares.	Louis Zeh .....	35 shares.

Total number of shares held by the Directors is ..... 175 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda .....	\$3,932 16
Napa .....	3,005 00
San Francisco .....	132,575 85
San Mateo .....	2,500 00
Santa Clara .....	78,160 65
Sonoma .....	10,000 00
Sutter .....	74,267 32
Total .....	\$304,440 98

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$17,658 00
Santa Clara .....	9,892 50
Sonoma .....	10,234 51
Total .....	\$37,785 01

## SEMI-ANNUAL REPORT OF THE

## ODD FELLOWS' SAVINGS BANK.

[Incorporated October 13, 1866.]

*Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: — A. M. to — P. M.)

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt .....	\$223,185 92	Capital paid in coin .....	\$128,975 00
Loans on real estate .....	36,022 50	Due depositors .....	529,280 18
Money on hand .....	3,182 97	Other liabilities .....	57,530 89
Due from banks and bankers .....	152,000 00		
Furniture and fixtures .....	905 75		
Other assets .....	3,627 03		
Balance .....	296,861 90		
Total resources .....	\$715,786 07	Total liabilities .....	\$715,786 07

## DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249.

The amount paid up on .....	1,249 shares of stock is	\$124,900
The amount paid up on .....	16 shares of stock is	1,200
The amount paid up on .....	45 shares of stock is	2,250
The amount paid up on .....	25 shares of stock is	625
	1,335	\$128,975

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter .....	50 shares.	Charles Montgomery .....	20 shares.
H. J. Tilden .....	10 shares.	A. W. Scott .....	12 shares.
Benjamin Hogan .....	20 shares.	L. B. Sonnenberg .....	50 shares.
Martin Heller .....	50 shares.	Louis Zeh .....	35 shares.
Daniel Hicks .....	10 shares.		
Total number of shares held by the Directors is .....			257 shares.

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda.....	\$3,607 58
Napa.....	3,012 37
San Francisco.....	61,733 10
San Mateo.....	2,500 00
Santa Clara.....	68,532 87
Sonoma.....	10,000 00
Sutter.....	73,800 00
Total.....	\$223,185 92

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$17,574 50
Santa Clara.....	8,848 00
Sonoma.....	9,600 00
Total.....	\$36,022 50

## BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

*Statement showing the Financial Condition of the Odd Fellows' Savings bank (in liquidation), doing business at City and County of San Francisco, on the fifth day of October, 1885, at the close of business.*

Resources.	Amount.	Liabilities.	Amount.
Real estate by foreclosure.....	\$286,860 25	Capital paid up.....	\$128,975 00
Loans on real estate.....	40,226 31	Due depositors.....	635,136 23
Loans on personal security.....	1,044 35	Interest collected.....	581 10
Money on hand.....	3,729 15	Rents, exchange, etc.....	60 78
Due from banks and bankers in San Francisco.....	101,000 00	Dividends unpaid in liquida- tion, due depositors but un- called for.....	25,775 18
Furniture, fixtures, etc.....	905 00	Other liabilities.....	2,574 78
Other assets.....	4,483 46		
Total resources of value.....	\$438,248 52		
Expenses, attorneys' fees, etc.....	4,844 04		
Depreciation of resources.....	350,010 51		
Total resources.....	\$793,103 07	Total liabilities.....	\$793,103 07

SAN FRANCISCO, October 7, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,  
J. M. LITCHFIELD,  
WM. F. WHITE,  
Bank Commissioners.

STATE OF CALIFORNIA, }  
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Odd Fellows' Savings Bank (in liquidation), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

DAVID HUNTER, President.  
JAMES BENSON, Secretary.

Subscribed and sworn to before me, this sixth day of October, 1885.

J. M. LITCHFIELD,  
Bank Commissioner.

## SEMI-ANNUAL REPORT OF THE

## FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated January 31, 1860.]

*Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.*

(Office hours: 10 A. M. to 3 P. M.)

L. C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$24,060 00	Due depositors -----	\$1,693,000 00
United States bonds -----	5,000 00		
Miscellaneous bonds and stocks -----	90,500 00		
Loans on real estate -----	15,922 00		
Money on hand -----	782 46		
Due from banks and bankers	8,400 00		
Furniture and fixtures -----	200 00		
Deficit -----	1,548,135 54		
Total resources -----	\$1,693,000 00	Total liabilities -----	\$1,693,000 00

## REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Estimated Value.
Alameda -----	\$19,260 00
San Francisco -----	4,800 00
Total -----	\$24,060 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco -----	\$14,772 00	\$20,000 00
San Mateo -----	1,150 00	2,000 00
Totals -----	\$15,922 00	\$22,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Estimated Value.
150 bonds Amador Canal and Mining Com- pany -----	\$150,000 00	\$90,500 00	\$90,500 00
5,000 3 per cent United States bonds (regis- tered) -----	5,000 00	5,000 00	5,150 00
Totals -----	\$155,000 00	\$95,500 00	\$95,650 00

---

---

SEMI-ANNUAL TABULAR STATEMENTS

OF THE

Active Savings and Commercial Banks of California.

---

JANUARY 1 AND JULY 1, 1886.

---

---









## 11-ANNUAL TABLES, CONTINUED

*Showing the financial condition of the Life-Saving Boards of California on the first day of January, 1886, as reported by the Bank Commission.*

## BI-ANNUAL TABULAR STATEMENT.

Showing the financial condition of the Commercial Banks of California on the first day of January, 1886, as reported to the Bank Commissioners.

## SEMI-ANNUAL TABLE STATEMENT

*Showing the financial condition of the Live Savings Banks of California, on the first day of July, 1896, as reported by the Bank Commissioners.*

## SEMI-ANNUAL TABULAR STATEMENT.

*Showing the financial condition of the Commercial Banks of California on the first day of July 1886, as reported to the Fiscal Commissioners*

# STATEMENT

*Of all Moneys received by the Bank Commissioners for the year ending June 30, 1887.*

To total amount received for bank license to June 30, 1887 .....	\$13,393 00
By total amount paid State Treasurer July 7, 1886 .....	13,393 00

WM. F. WHITE,  
Bank Commissioner.

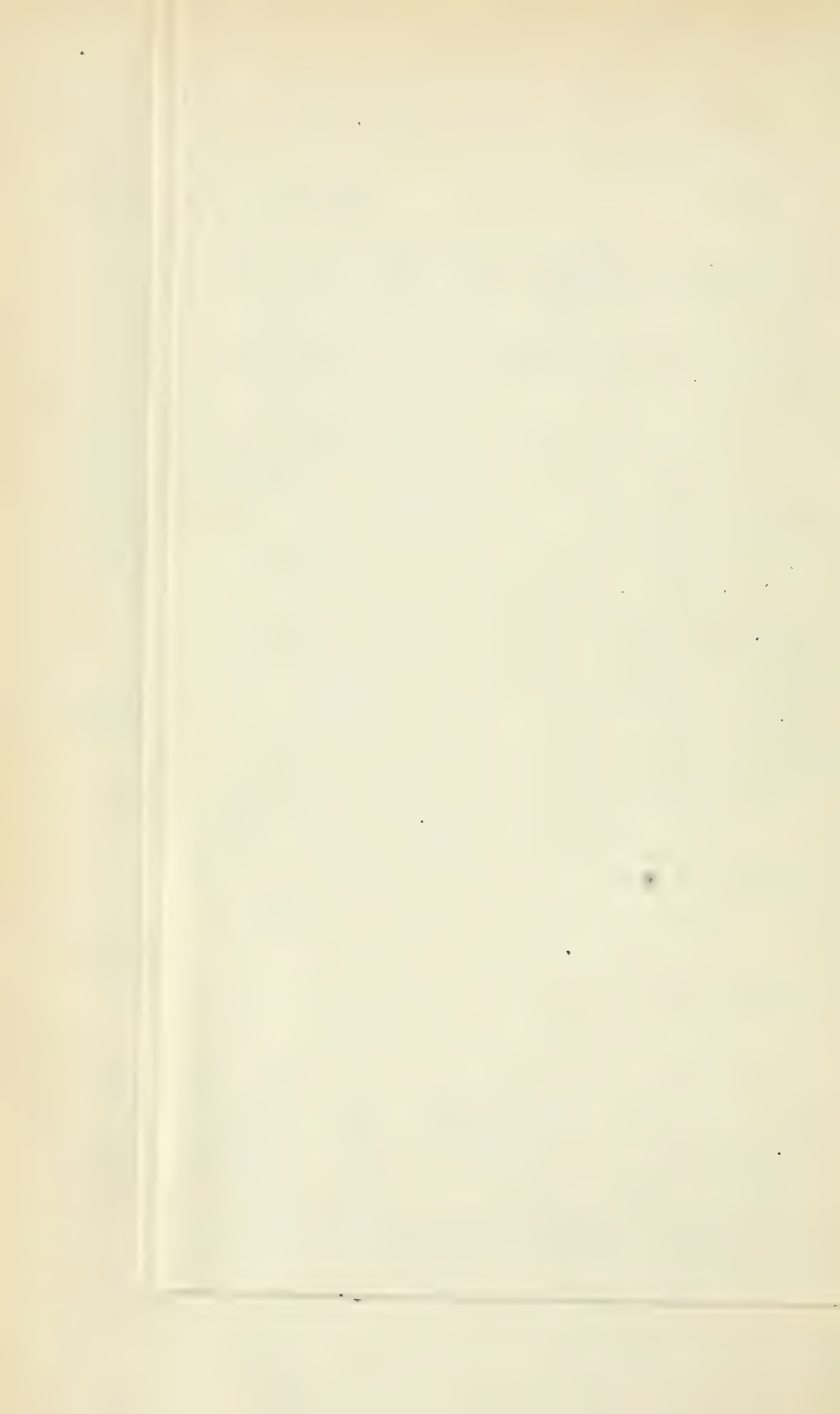
*City and County of San Francisco, ss.*

Subscribed and sworn to before me, this seventh day of July, A. D. 1886.

[SEAL.]

JOHN E. HAMMILL,  
Notary Public.





STATEMENT

*Of all Moneys received by the Bank Commissioners for the year ending June 30, 1887.*

To total amount received for bank license to June 30, 1887 .....	\$13,393 00
By total amount paid State Treasurer July 7, 1886 .....	13,393 00

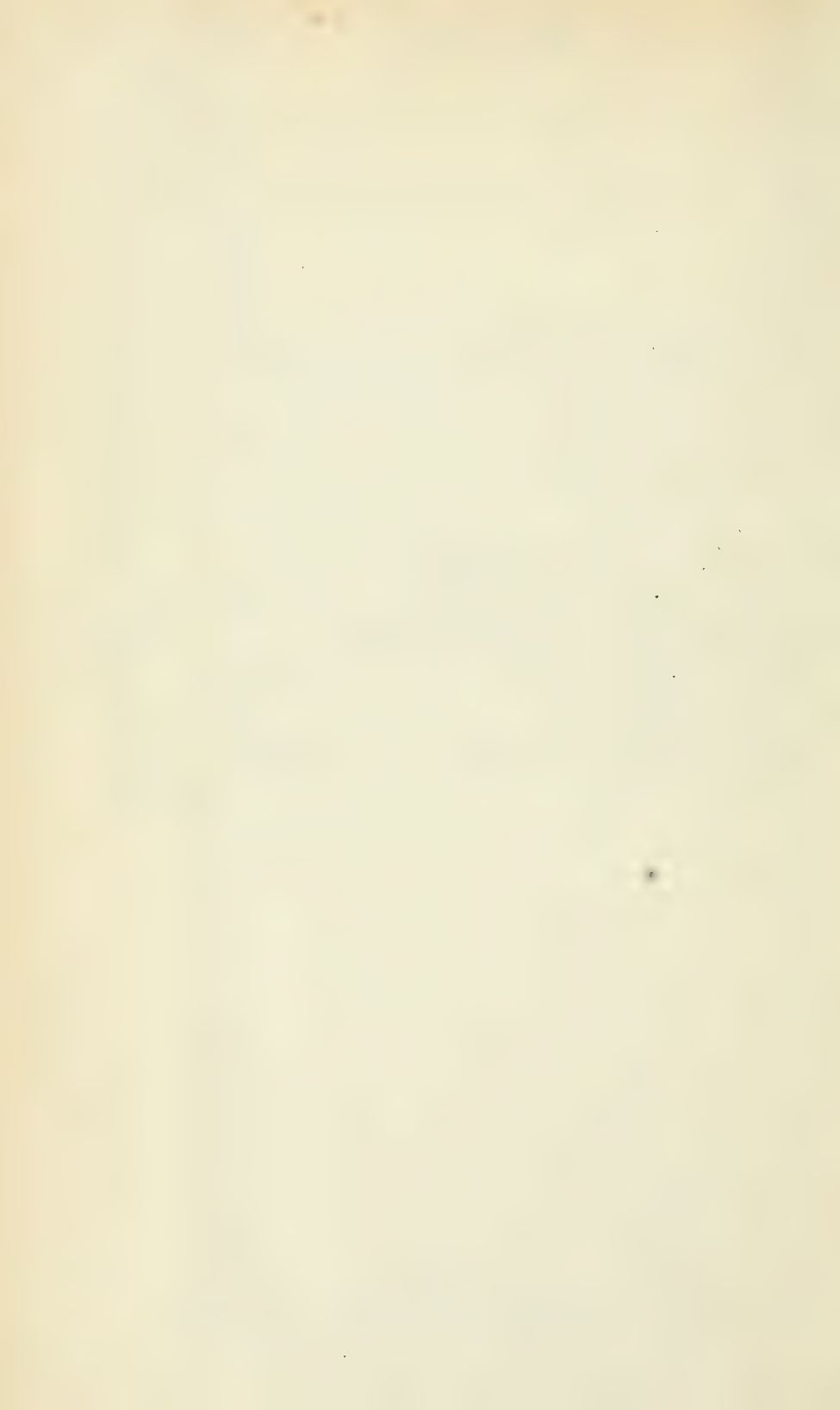
WM. F. WHITE,  
Bank Commissioner.

*City and County of San Francisco, ss.*

Subscribed and sworn to before me, this seventh day of July, A. D. 1886.

[SEAL.]

JOHN E. HAMMILL,  
Notary Public.



# STATEMENT OF THE AMOUNTS PAID FOR BANK LICENSES

BY THE

## Commercial and Savings Banks of the State of California, July 1, 1886.

NOTE.—The amount collected from each bank is based upon its deposits, as of the first day of January, 1886.

### ASSESSMENT LIST

*For Bank Licenses from July 1, 1886, to June 30, 1887.*

NAME OF BANK.	Location.	Amount Paid.
1. California Savings and Loan Society .....	San Francisco .....	\$56 25
2. French Savings and Loan Society .....	San Francisco .....	232 58
3. German Savings and Loan Society .....	San Francisco .....	1,761 94
4. Hibernia Savings and Loan Society .....	San Francisco .....	2,698 65
5. Humboldt Savings and Loan Society .....	San Francisco .....	281 47
6. San Francisco Savings Union .....	San Francisco .....	1,755 23
7. Savings and Loan Society .....	San Francisco .....	401 03
8. Security Savings Bank .....	San Francisco .....	224 02
Total from San Francisco Savings Banks .....		<u>\$7,411 17</u>
9. Fresno Loan and Savings Bank .....	Fresno City .....	\$4 64
10. Los Angeles Savings Bank .....	Los Angeles .....	19 36
11. Mendocino, Bank of .....	Mendocino .....	38 59
12. Merced Security Savings Bank .....	Merced .....	48 50
13. Oakland Bank of Savings .....	Oakland .....	266 25
14. People's Savings Bank .....	Sacramento .....	25 02
15. Santa Cruz Bank of Savings and Loan .....	Santa Cruz .....	24 48
16. San José Safe Deposit Bank of Savings .....	San José .....	31 79
17. Savings Bank of Southern California .....	Los Angeles .....	9 58
18. Stockton Savings and Loan Society .....	Stockton .....	215 16
19. Stockton Savings Bank .....	Stockton .....	35 95
20. Union Savings Bank .....	Oakland .....	230 22
21. Vallejo Savings and Commercial Bank .....	Vallejo .....	13 26
Total from interior Savings Banks .....		<u>\$962 80</u>
22. Anglo-Californian Bank (limited) .....	San Francisco .....	\$294 10
23. British Columbia, Bank of .....	San Francisco .....	82 07
24. British North America, Bank of .....	San Francisco .....	50 91
25. California, Bank of .....	San Francisco .....	902 34
26. California Safe Deposit and Trust Company .....	San Francisco .....	44 42
27. Grangers' Bank of California .....	San Francisco .....	50 95
28. London, Paris, and American Bank (limited) .....	San Francisco .....	216 52
29. London and San Francisco Bank (limited) .....	San Francisco .....	189 73
30. Nevada Bank of San Francisco .....	San Francisco .....	1,045 38
31. Pacific Bank .....	San Francisco .....	262 48
32. Wells, Fargo & Co.'s Bank .....	San Francisco .....	250 93
Totals from city Commercial Banks .....		<u>\$3,389 83</u>
33. Anaheim, Bank of .....	Anaheim .....	\$9 61
34. Benicia .....	Benicia .....	2 04
35. Butte County, Bank of .....	Chico .....	30 94
36. California State Bank .....	Sacramento .....	82 38
37. Chico, Bank of .....	Chico .....	17 88
Amount carried forward .....		\$142 85

## ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Amount Paid.
Amount brought forward .....		\$142 85
38. Citizens' Bank .....	Nevada City .....	22 57
39. Cloverdale Banking and Commercial Co. ....	Cloverdale .....	3 49
40. Colusa County Bank .....	Colusa .....	84 53
41. Commercial and Savings Bank of San José ..	San José .....	61 42
42. Commercial Bank of Santa Ana .....	Santa Ana .....	20 20
43. Dixon, Bank of .....	Dixon .....	15 83
44. Farmers' Bank of Wheatland .....	Wheatland .....	7 15
45. Farmers' Exchange Bank .....	San Bernardino .....	38 37
46. Farmers and Mechanics' Bank .....	Healdsburg .....	9 25
47. Farmers' Savings Bank .....	Lakeport .....	15 33
48. Farmers' Bank of Fresno .....	Fresno City .....	23 39
49. Gilroy, Bank of .....	Gilroy .....	9 35
50. Healdsburg, Bank of .....	Healdsburg .....	8 11
51. Hollister, Bank of .....	Hollister .....	28 64
52. Humboldt County Bank .....	Eureka .....	18 91
53. Kern Valley Bank .....	Bakersfield .....	24 29
54. Lake, Bank of .....	Lakeport .....	05
55. La Porte, Bank of .....	La Porte .....	6 66
56. Livermore, Bank of .....	Livermore .....	3 54
57. Los Angeles County Bank .....	Los Angeles .....	47 08
58. Los Gatos, Bank of .....	Los Gatos .....	3 04
59. Martinez, Bank of .....	Martinez .....	19 40
60. Mendocino Discount Bank .....	Mendocino .....	6 12
61. Merced Bank .....	Merced .....	13 09
62. Modesto Bank .....	Modesto .....	23 35
63. Napa, Bank of .....	Napa City .....	26 23
64. Petaluma Savings Bank .....	Petaluma .....	30 02
65. Pomona Bank .....	Pomona .....	5 98
66. Pomona Valley Bank .....	Pomona .....	6 92
67. Riverside Banking Company .....	Riverside .....	17 87
68. Sacramento Bank .....	Sacramento .....	278 19
69. Salinas City Bank .....	Salinas City .....	36 43
70. Santa Clara County, Bank of .....	Santa Clara .....	21 40
71. Santa Cruz County, Bank of .....	Santa Cruz .....	15 09
72. San Joaquin Valley Bank .....	Stockton .....	16 12
73. San José, Bank of .....	San José .....	71 33
74. San Luis Obispo, Bank of .....	San Luis Obispo .....	32 39
75. Santa Rosa Bank .....	Santa Rosa .....	47 03
76. Savings Bank of Santa Rosa .....	Santa Rosa .....	34 61
77. Shasta County, Bank of .....	Redding .....	7 35
78. Siskiyou County Bank .....	Yreka .....	19 89
79. Sonoma County, Bank of .....	Petaluma .....	23 57
80. Sonoma Valley Bank .....	Sonoma .....	4 26
81. St. Helena, Bank of .....	St. Helena .....	3 78
82. Suisun, Bank of .....	Suisun City .....	43 77
83. Tehama County, Bank of .....	Red Bluff .....	43 80
84. Tomales, Bank of .....	Tomales .....	3 23
85. Tulare, Bank of .....	Tulare .....	4 18
86. Ukiah, Bank of .....	Ukiah .....	16 73
87. Vacaville, Bank of .....	Vacaville .....	5 19
88. Ventura, Bank of .....	Ventura .....	14 14
89. Visalia, Bank of .....	Visalia .....	21 13
90. Watsonville, Bank of .....	Watsonville .....	23 64
91. Willows, Bank of .....	Willows .....	14 10
92. Winters, Bank of .....	Winters .....	50
93. Woodland, Bank of .....	Woodland .....	45 18
94. Yolo, Bank of .....	Woodland .....	46 13
Total Commercial Banks .....		\$1,636 20
Total San Francisco Savings Banks .....		7,411 17
Total interior Savings Banks .....		962 80
Total city Commercial Banks .....		3,389 83
Grand total from ninety-four incorporated Banks ..		\$13,400 00
Less amount due by Pomona Valley Bank .....		6 92
		\$13,393 08

## INDEX TO REPORT.

	PAGES.
Assets.....	8
Assessments.....	8
Banks, number of.....	4
Banks that have changed their charters.....	15
Banks retired.....	15
Banks, condition of.....	15
Banks, new.....	14
Banks in liquidation.....	8
Banks, Savings.....	9
Banks, Commercial.....	9
Bankers, caution to.....	7
Banking, private.....	7
Bank Commissioners' Fund.....	9
Banks, comparative tabular statements of.....	10-12
Capital invested.....	13-14
Commissioners, expenses of.....	8
Currency.....	15
Conclusion.....	16
Examinations.....	4
Expenses of Commissioners.....	8
Examinations, manner of.....	6
Legislation.....	4
Notes, payments on.....	8
Security.....	7
State, prosperity of.....	13
Silver.....	15
Statistical information of Savings Banks.....	14
Semi-annual tabular statements of banks.....	410

## APPENDIX.

Sworn statement of receipts.....	411
Bank licenses and amounts paid by each bank.....	413-414
<i>Semi-Annual Statistical Reports and Examinations of Savings Banks.</i>	
California Savings and Loan Society.....	21-24
French Savings and Loan Society.....	25-28
Fresno Loan and Savings Bank.....	29-31
German Savings and Loan Society.....	32-36
Hibernia Savings and Loan Society.....	37-40
Humboldt Savings and Loan Society.....	41-44



	PAGES.
Los Angeles Savings Bank.....	45-47
Bank of Mendocino.....	48-51
Merced Security Savings Bank.....	52-55
Oakland Bank of Savings.....	56-60
People's Savings Bank.....	61-64
Santa Cruz Bank of Savings and Loan.....	65-68
San Francisco Savings Union.....	69-73
San José Safe Deposit Bank of Savings.....	74-77
Savings and Loan Society.....	78-82
Savings Bank of San Diego County.....	100
Savings Bank of Southern California.....	83-85
Security Savings Bank.....	86-90
Stockton Savings and Loan Society.....	91-95
Stockton Savings Bank.....	96-99
Union Savings Bank.....	101-105
Vallejo Savings and Commercial Bank.....	106-110

*Semi-Annual Reports and Examinations of Commercial Banks.*

Anaheim, Bank of.....	113-115
Benicia, Bank of.....	116-118
Butte County, Bank of.....	119-122
California Safe Deposit and Trust Company.....	128-130
California, Bank of.....	123-127
California State Bank.....	131-134
Chico, Bank of.....	135-138
Citizens' Bank of Nevada City.....	139-143
Cloverdale Banking and Commercial Company.....	144-146
Colusa County Bank.....	147-149
Commercial Bank of Santa Ana.....	150-153
Commercial and Savings Bank of San José.....	154-158
Dixon, Bank of.....	159-161
Farmers' Bank of Wheatland.....	162-164
Farmers' Exchange Bank.....	165-168
Farmers' Savings Bank.....	177-179
Farmers' and Merchants' Bank of Los Angeles.....	172-175
Farmers' and Mechanics' Bank.....	169-171
Farmers' Bank of Fresno.....	180-183
Gilroy, Bank of.....	189-191
Grangers' Bank of California.....	184-188
Healdsburg, Bank of.....	192-194
Hollister, Bank of.....	195-197
Humboldt County Bank.....	198-200
Kern Valley Bank.....	201-203
Lake, Bank of.....	204-206
La Porte, Bank of.....	207-209
Livermore, Bank of.....	210-212
Los Angeles County Bank.....	213-215
Los Gatos, Bank of.....	216-218
Martinez, Bank of.....	219-222
Mendocino Discount Bank.....	223-226

	PAGES.
Merced Bank .....	227-229
Modesto Bank .....	230-233
Napa, Bank of .....	234-238
Nevada Bank of San Francisco .....	239-242
Pacific Bank .....	243-247
Pasadena Bank .....	248-249
Petaluma Savings Bank .....	250-253
Pomona Bank .....	254-256
Pomona Valley Bank .....	257-258
Riverside Banking Company .....	259-261
Sacramento Bank .....	262-265
Salinas City Bank .....	266-269
San Gabriel Valley Bank .....	274-275
Santa Clara County, Bank of .....	270-271
Santa Cruz County, Bank of .....	276-280
San Joaquin Valley Bank .....	281-284
San José, Bank of .....	285-289
San Luis Obispo, Bank of .....	290-292
Santa Rosa Bank .....	293-295
Savings Bank of Santa Rosa .....	296-298
Shasta County, Bank of .....	299-302
Siskiyou County Bank .....	303-306
Sonoma County, Bank of .....	307-309
Sonoma Valley Bank .....	310-312
St. Helena, Bank of .....	313-315
Suisun, Bank of .....	316-318
Tehama County, Bank of .....	319-322
Tomales, Bank of .....	323-325
Tulare, Bank of .....	326-328
Ukiah, Bank of .....	329-332
Vacaville, Bank of .....	333-335
Ventura, Bank of .....	336-338
Visalia, Bank of .....	339-342
Watsonville, Bank of .....	343-347
Wells, Fargo & Co.'s Bank .....	348-352
Willows, Bank of .....	353-356
Winters, Bank of .....	357-359
Woodland, Bank of .....	360-363
Yolo, Bank of .....	364-366

*Semi-Annual Reports and Examinations of San Francisco Branches of Foreign Banks.*

Anglo-Californian Bank (limited) .....	369-373
Bank of British Columbia .....	374-376
Bank of British North America .....	377-379
London and San Francisco Bank (limited) .....	380-383
London, Paris, and American Bank (limited) .....	384-388

*Semi-Annual Reports and Examinations of Banks in Liquidation.*

	PAGES.
Capital Savings Bank .....	391-392
Farmers and Mechanics' Bank of Savings .....	393-396
La Société Française D'Epargnes et de Prevoyance Mutuelle .....	397
Marysville Savings Bank .....	398-400
Masonic Savings Bank .....	401-403
Odd Fellows' Savings Bank .....	404-407
French Savings and Loan Society .....	408

















